THE RAND-McNALLY

# BANKERS' MONTHLY

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ASTOR, LENOX AND TILDEN FOUNDATIONS.

DECEMBER, 1900

SEVENTEENTH YEAR

NUMBER 6

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## *REPORT OF SECRETARY OF THE TREASURY.*

A skeletonized summary of those portions of the annual report of the Secretary of the Treasury which have special bearing on financial subjects and which are not in review of reports submitted to him by other officials and which are given elsewhere is as follows:

### *BALANCE SHEET.*

*Receipts Fiscal Year 1900.*

The revenues of the Government from all sources (by warrants) for the fiscal year ended June 30, 1900, were:

| | |
|---|---|
| From internal revenue | $295,327,926.76 |
| From customs | 233,164,871.16 |
| From profits on coinage, bullion deposits, etc | 9,992,374.09 |
| From District of Columbia | 4,008,722.77 |
| From fees—consular, letters patent, and land | 3,291,716.68 |
| From sales of public lands | 2,836,882.98 |
| From tax on national banks | 1,998,554.00 |
| From navy pension, navy hospital, clothing and deposit funds | 1,621,558.52 |
| From sales of Indian lands | 1,384,663.49 |
| From payment of interest by Pacific railways | 1,173,466.43 |
| From miscellaneous | 997,375.68 |
| From sales of Government property | 779,522.78 |
| From customs fees, fines, penalties, etc | 675,706.95 |
| From immigrant fund | 537,404.81 |
| From deposits for surveying public lands | 273,247.19 |
| From sales of ordnance material | 257,265.56 |
| From Soldiers' Home, permanent fund | 247,926.62 |
| From tax on seal skins, and rent of seal islands | 225,676.47 |

| | |
|---|---|
| From license fees, Territory of Alaska | $ 157,234.94 |
| From trust funds, Department of State | 152,794.56 |
| From depredations on public lands | 75,307.58 |
| From Spanish indemnity | 57,000.00 |
| From sales of lands and buildings | 3,842,737.68 |
| From part payment Central Pacific Railroad indebtedness | 3,338,016.49 |
| From dividend received for account of Kansas Pacific Railway | 821,897.70 |
| From Postal Service | 102,354,579.29 |
| Total receipts | $669,595,431.18 |

*Expenditures Fiscal Year 1900.*

The expenditures for the same period were:

| | |
|---|---|
| For the civil establishment, including foreign intercourse, public buildings, collecting the revenues, District of Columbia, and other miscellaneous expenses | $ 98,542,411.37 |
| For the military establishment, including rivers and harbors, forts, arsenals, seacoast defenses, and expenses of the war with Spain and in the Philippines | 134,774,767.78 |
| For the naval establishment, including construction of new vessels, machinery, armament, equipment, improvement at navy yards, and expenses of the war with Spain and in the Philippines | 55,953,077.72 |
| For Indian Service | 10,175,106.76 |
| For pensions | 140,877,316.02 |
| For interest on the public debt | 40,160,333.27 |
| For deficiency in postal revenues | 7,230,778.79 |
| For Postal Service | 102,354,579.29 |
| Total expenditures | $590,068,371.00 |
| Showing a surplus of | $ 79,527,060.18 |

*National-Bank Changes Under the Financial Act of 1900.*—The financial act approved March 14, 1900, contained the following changes in the provisions of the national-bank act:

National banking associations which theretofore had been entitled to receive circulating notes from the Controller of the Currency to an amount not exceeding 90 per cent of the bonds deposited are entitled by this act to receive circulation to an amount equaling the deposit of bonds, not exceeding in the aggregate, however, the capital stock actually paid in. It is also provided that no national banking association shall be entitled to receive from the Controller of the Currency, or to issue or reissue or place in circulation, more than one-third in amount of its circulating notes of the denomination of $5. The semi-annual duty on national-bank circulation is reduced from one-half to one-fourth of 1 per cent where secured by 2 per cent consols of 1930. Circulation secured by other classes of bonds is still subject to the semi-annual duty of one-half of 1 per cent. The act repeals so much of the act of July 12, 1882, as prohibits any national bank, which makes a deposit of lawful money in order to withdraw its circulating notes, from receiving an increase of its circulation for the period of

six months from the time it made such deposit of lawful money for that purpose. Provision is also made for the incorporation of national banks, by sanction of the Secretary of the Treasury, with capital of not less than $25,000 in any place the population of which does not exceed 3,000 inhabitants.

Since the new law went into effect, and covering the period from March 14th to October 31, 1900, the Controller of the Currency has approved 509 applications to organize national banks, of which 382 were for banks with capital of less than $50,000, and 127 with capital of $50,000 or more. Eighty of the applications were from state banks proposed to be converted under the provisions of Section 5154 of the Revised Statutes; 173 from state or private banks proposed to liquidate for the purpose of reorganization under the national banking law, and 256 from those contemplating primary organizations.

Since October 31, 1899, 383 banks, with an authorized capital of $20,025,000, have been chartered, of which 348 completed their organizations between March 14th and October 31, 1900. Sixty-two of the banks organized since March 14th, with capital aggregating $4,560,000, were conversions; 123, with capital of $5,605,000, reorganizations of state and private banks, and 163, with capital of $7,310,000, primary organizations. Two hundred and forty-nine of the banks organized since March 14th were with capital of less than $50,000, the great majority being with the minimum amount required, namely, $25,000, the aggregate capital being $6,575,000, and 99 with capital of $50,000 or over, the aggregate capital for this class being $10,900,000. Bonds deposited by both classes amount in the aggregate to $5,348,200, only about 30 per cent of the maximum which might be deposited.

The provision which authorizes the organization of national banks with a minimum capital of $25,000 in places not exceeding 3,000 in population, while formerly the minimum was fixed by law at $50,000 for capital in places not exceeding 6,000 inhabitants, has enabled many of the remoter sections and smaller communities to secure necessary banking facilities. That the provision thus made has been widely appreciated is evidenced by the statistics. Particular reference is made to the organizations in Texas, Oklahoma, Indian Territory, Iowa, and other middle and western sections.

*Loans and Currency*—The interest-bearing debt July 1, 1900, included unmatured United States bonds outstanding amounting to $1,023,443,390, there having been a reduction since July 1, 1899, of $22,567,530. This was brought about by the purchase, under announcement of the Secretary of the Treasury on November 15, 1899, of 4 per cent bonds, funded loan of 1907, amounting to $14,310,350, and 5 per cent bonds, loan of 1904, in the amount of $4,990,300. There were also redeemed, under the Secretary's call of May 18, 1900, United States bonds of the funded loan of 1891, continued at 2 per cent, in the amount of $3,384,650. The total reduction in these three loans up to July 1, 1900, was $22,685,300, but the net reduction, as stated above, was $22,567,530, there having been issued during the fiscal year 3 per cent bonds, loan of 1908-1918, amounting to $113,920, and $3,850 in 4 per cent bonds, funded loan of 1907, in conversion of refund-

ing certificates, of which $1,490 were issued in payment of accrued interest on said certificates.

The call of May 18, 1900, was for the redemption of the bonds of the funded loan of 1891, continued at 2 per cent, the amount being $25,364,500, and August 18, 1900, being fixed as the date of maturity.

The amount of refunding certificates of the act of February 26, 1879, outstanding July 1, 1900, was $35,470. In the last annual report it was recommended that Congress limit the time within which such certificates may be converted into the 4 per cent bonds, funded loan of 1907, but no action was taken. In view of the provisions of the act of March 14, 1900, under which the outstanding 4 per cent bonds, funded loan of 1907, are exchangeable for the 2 per cent bonds of the act of March 14, 1900, the above recommendation is renewed, as is also the recommendation that the Secretary of the Treasury be authorized to redeem in cash any of such certificates on presentation, and to pay the accrued interest thereon to date of redemption.

The changes in the amounts of the several kinds of money in the United States outside the Treasury between November 1, 1899, and November 1, 1900, are shown in the table following:

| | In circulation Nov. 1, 1899. | In circulation Nov. 1, 1900. | Decrease. | Increase. |
|---|---|---|---|---|
| Gold coin ..... | $ 634,650,733 | $ 621,761,263 | $12,889,470 | ..... |
| Standard silver dollars.... ..... | 71,361,740 | 73,479,469 | ..... | $ 2,117,729 |
| Subsidiary silver .. | 76,173,164 | 81,035,187 | ..... | 4,862,023 |
| Gold certificates .. | 127,593,519 | 215,595,969 | ..... | 88,002,450 |
| Silver certificates .. | 394,976,239 | 421,380,745 | ..... | 26,404,506 |
| Treasury notes, act of July 14, 1890 | 88,893,894 | 65,478,460 | 23,415,434 | ..... |
| United States notes | 317,264,666 | 333,295,061 | ..... | 16,030,395 |
| Currency certificates, act of June 8, 1872 .... ..... | 13,735,000 | 1,780,000 | 11,955,000 | ..... |
| National-bank notes | 239,067,193 | 325,375,258 | ..... | 86,308,065 |
| Totals .. .... | $1,963,716,148 | $2,139,181,412 | $48,259,904 | $223,725,168 |
| Net increase .. ..... | ..... | ..... | ..... | $175,465,264 |

The estimated population of the United States November 1, 1899, was 76,699,000, and the per capita supply of money outside the Treasury was $25.60. The estimated population and per capita supply of money November 1, 1900, were 76,891,000 and $27.82, respectively.

*Refunding the Public Debt.*—The act of March 14, 1900, contained a provision for the refunding of certain outstanding bonds, bearing interest at 3 per cent, 4 per cent, and 5 per cent, into 2 per cent thirty-year bonds, payable, principal and interest, in United States gold coin of the present standard value. In pursuance of this a circular was published March 14, 1900, calling the attention of the owners of United States registered and coupon bonds of the above loans to

the provisions of the law and setting forth the terms upon which said exchanges might be made, namely, the outstanding bonds to be surrendered at a valuation equal to their present worth, to yield an income of 2¼ per cent per annum, the 2 per cent bonds to be issued at par in amounts equal to the par value of the bonds surrendered, and the sum representing the difference between the present worth of the surrendered bonds and their par value to be paid to the owners of the bonds by the Treasurer of the United States. The new bonds were dated April 1, 1900. The surrender of the outstanding bonds began immediately upon the publication of the circular. At first the exchanges were principally of bonds held by the Treasurer of the United States to secure the circulating notes of national banks and public deposits in national-bank depositaries, but the surrender of bonds held by others than national banking institutions was by no means insignificant.

Owing to great pressure upon the Bureau of Engraving and Printing in preparing plates for new national banks and plates for old national banks which, up to that time, had no outstanding currency of greater denominations than $5, it was impracticable to prepare plates for and print the new bonds with the usual punctuality of the Bureau. To obviate any inconvenience to the Department and to the owners of the bonds, it was decided to issue temporary bonds and to hold the same in the Department, those representing bonds to be lodged with the Treasurer of the United States as security for circulation or deposits to be immediately delivered to the Treasurer for that purpose, and those representing all other bonds to be held by the Register of the Treasury in trust for the owners, pending the receipt and preparation of the permanent bonds. This proceeding enabled the Department to carry on all the operations of refunding without material delay. The permanent registered bonds were received from the Bureau of Engraving and Printing in July and the coupon bonds in September, and their substitution for the temporary bonds was speedily effected. Up to and including November 15, 1900, there were received for exchange $352,083,450 of the three classes of bonds in question, and an equal amount of the 2 per cent thirty-year bonds issued in their place. On November 21 the Secretary gave public notice that refunding would be indefinitely suspended at the close of business on December 31, 1900. The considerations which induced this action may be briefly stated:

First—Nine months will have elapsed since the passage of the refunding act. Thus the holders of bonds will have had abundant opportunity to make the exchange authorized.

Second—To leave the privilege open indefinitely is simply to give a continuing option to bondholders without any sufficient consideration to the Treasury.

Third—It may be fairly assumed that, with this privilege discounted at the close of the year, refunding in the meantime will be stimulated, and that the total refunding to that date will approximate $400,000,000.

Fourth—The sinking-fund law contemplates the retirement of the interest-bearing public debt, either by payment or purchase of substantially $50,000,000 per annum.

Fifth—The refunding of $400,000,000 will leave outstanding and maturing within the next eight years, say, $439,000,000, or an average of something more than $50,000,000 per year.

It will, of course, remain open for the Department to resume refunding, should the interests of the Government and the general conditions of finance make such a course desirable.

*Reduction of Revenue.*—From the estimates of receipts and expenditures for the fiscal year 1902 there promises to be an excess of receipts to the amount of $26,000,000. It is hardly necessary to point out that estimates are at best approximate. Exigencies in the public service which can not be anticipated may require expenditures not contemplated. Congressional appropriations, extraordinary in character, or failures to realize fully estimated revenues, are also influences which may operate seriously to derange all advance calculations. A conservative margin should, therefore, be reserved in forecasting definite results based on hypothetical calculations.

An annual excess in receipts over expenditures is the best indorsement of the national credit, while a deficit is a depressing factor in public finance. It has been our wise policy in the past to reduce the public debt in time of peace, and to this good policy may be attributed, to a high degree, the low rates of interest, hitherto unprecedented, which now attach to our government debt obligations. It is true that for a period of six years from 1894 to 1899, inclusive, annual deficits appeared; but it may be hoped that this was a temporary interruption to a history of twenty-eight years, when each year showed annual expenditures less than annual revenues.

The operation of the act of February 25, 1862, providing for a sinking fund, contemplates the payment or purchase and cancellation of substantially $50,000,000 annually of our interest-bearing debt obligations. Owing to the unfavorable conditions in the Treasury during the six years referred to, the sinking fund was entirely neglected.

In the absence of any expression to the contrary, it may be safely assumed that it is the desire of Congress to observe faithfully the general requirements of the sinking-fund act, and to provide revenue sufficient to meet the charges thus imposed upon the Government. The present and prospective easy condition of the Treasury justifies the belief that the sinking fund requirement can be met, both for the current fiscal year and for the next fiscal year, and still permit a moderate reduction in taxes imposed by the war-revenue act. A reduction to the amount of $30,000,000 is therefore recommended to the consideration of the present Congress.

*The Money Standard and the Currency.*—The operation of the act of March 14th last with respect to these two important matters of our finances has well exemplified its wisdom. Confidence in the purpose and power of the Government to maintain the gold standard has been greatly strengthened. The result is that gold flows toward the Treasury instead of away from it. At the date of this report the free gold in the Treasury is larger in amount than at any former period in our history. Including the $150,000,000 reserve, the gold in the

Treasury belonging to the Government amounts to over $242,000,000, while the Treasury holds, besides, more than $230,000,000, against which certificates have been issued.

That provision of the act which liberalized the conditions of bank-note issue was also wise and timely. Under it, as previously shown in this report, there has been an increase of some $77,000,000 in bank-note issues. To this fact may be chiefly attributed the freedom from stress for currency to handle the large harvests of cotton, wheat and corn. In this respect the year has been an exception to the general rule of stringency which for several years has so plainly marked the autumn season.

Nevertheless, the measures referred to, prolific as they have been in good results, will yet need reinforcement in some particulars. Thus, as to the redemption fund provided for in said act, while the powers conferred upon the Secretary are probably ample to enable a zealous and watchful officer to protect fully the gold reserve, there appears to be lacking sufficient mandatory requirement to furnish complete confidence in the continued parity, under all conditions, between our two forms of metallic money, silver and gold. Upon this point further legislation may become desirable.

As to the currency, while the liberalizing of conditions has, as previously noted, found response in a necessary increase of bank-note issues, there is under our present system no assurance whatever that the volume of bank currency will be continuously responsive to the country's needs, either by expanding as such needs require or by contracting when superfluous in amount. The truth is that, safe and desirable as is our currency system in many respects, it is not properly related. The supply of currency is but remotely, if at all, influenced by the ever-changing requirements of trade and industry. It is related most largely, if not entirely, to the price of Government bonds in the market. Between the needs of trade and commerce for a medium of exchange and for instruments of credit, which a proper bank note furnishes, and the investment price or value of Government bonds, which is at present the most influential factor in determining the currency supply, there is no discernible relation whatever.

## *BANK OF ENGLAND GOVERNMENT.*

The Bank of England board is made up of representatives of London's commercial houses rather than of its bankers, and for that reason, in a doubtful case, is apt to give more weight to the arguments of general trade than to those of the money market proper, says the New York Post. Ordinarily, this would mean, of course, that a sharp advance in money rates, which might embarrass the mercantile community, is deferred as long as possible. Last autumn they deferred too long, and precipitated a serious scare when they had to do, suddenly, what they might have done by easy stages. They made a similar mistake in the preceding spring, when the bank's percentage of reserve was allowed to fall to 33 per cent.

# REPORT OF THE CONTROLLER OF THE CURRENCY.

The annual report of Charles G. Dawes, Controller of the Currency, for the year ended October 31, 1900, starts with a summary of the reports made during the year by the national banks in response to the call of the Controller, which shows the aggregate resources of the 3,871 national banks reporting on September 5, 1900, to be $5,048,138,499.29. Between the September call of 1899 and 1900 loans and discounts increased $170,008,391.46. The loans and discounts on September 5, 1900, were $2,686,759,642.57, and individual deposits were $2,508,248,557.53.

The capital stock of national banks reporting on September 5th was $630,299,030. In the review of the operations of national banks under the currency act of March 14, 1900, the report shows that out of approximately one thousand informal applications for authority to organize national banks, filed in anticipation of and as a result of the law, 509 have been made for and have been approved by the Controller between March 14 and October 31, 1900. From the 509 formal applications came 348 actual organizations of banks between March 14th and October 31st. Of these 348 banks actually organized, 249 were banks of less than $50,000 capital, representing a total capitalization of $6,575,000, and 99 were banks which could have been organized under the old law with an individual capital of $50,000 or over, representing a total capitalization of $10,900,000. The bonds deposited to secure circulation by these new institutions between March 14th and October 31st was $5,348,200, or only about 30 per cent of the maximum which might have been deposited.

The total increase in the circulation secured by Government bonds of all national banks in the system, since March 14, 1900, has been $82,454,270. The total outstanding circulation on October 31, 1900, was $331,613,268, of which $327,784,204 is secured by lawful money and is in process of retirement. The total bond-secured circulation on October 31, 1900, was $298,829,064. On October 31, 1900, there were 3,935 national banks in operation, with a combined capital of $632,502,395. The combined resources of the national banks being over $5,000,000,000, is greater than at any time heretofore.

In complying with the requirements of Section 333, providing that the Controller shall suggest amendments for the improvement of the banking law, he first calls attention to the fact that under Section 1 of the act of July 12, 1882, under which extensions of national bank charters may be granted by the Controller, he is limited by the act to one extension of twenty years' duration. Under this section the charters of 1,737 national banks were extended for a term of twenty years from the date of expiration of their first charter. The first of the extended charters will expire on July 14, 1902, and the others will follow in due course. The Controller then says:

"Without additional legislation authorizing a further extension, a bank desiring to continue in business under the national system whose corporate existence has been once extended will be compelled to go into liquidation at the expiration of the period of its extension and reorganize as a new association.

"This course will render necessary the complete winding up of the affairs of the expiring bank, the retirement of its circulation, the withdrawal of its bonds, and the issuing of a new certificate of authority by the Controller, with a distinctively new title and charter number, as is at present the case with an entirely new organization. While the reorganized association might continue to be in all respects the same bank, with practically the same stockholders, directors and officers, the legislation hereinafter recommended would render unnecessary these steps, which would be attended with inconvenience both to the business public and the banks.

"I therefore respectfully recommend an amendment of Section 1 of the act of July 12, 1882, authorizing the Controller of the Currency to extend for a further period of twenty years, under the conditions and limitations imposed by said act, the charter of such expiring association as may desire to continue in the national banking system."

The most important recommendation made by the Controller, and that which is the chief feature of the report, is one for additional restrictions upon loans to directors and executive officers of banks. The Controller states that the large percentage of bank failures attributable to excessive loans to directors and officers, which amounted to sixty-two failures, or 17 per cent of the total failures of national banks, led him to a careful investigation as to all director's loans now outstanding in the national banks of the country.

This investigation showed that on June 29, 1900, the date of the Controller's call for a statement of condition from the national banks, that of 28,709 directors of national banks in the country 18,534 were directly or indirectly indebted to national banks under their management. The aggregate sum owed by these 18,534 borrowing directors and 2,279 officers and employes who were not directors was $202,287,441. As the capital stock of the national banks of the country on June 29 was $631,536,461, it follows that the direct and indirect liability of directors and officers amounted to 32.55 per cent, or about one-third the capital. These direct and indirect liabilities of directors and officers to banks under their management amounted to 7.75 per cent of the total loans and discounts of the national system.

The Controller then says:

"While these tables do not necessarily indicate that national banking officers and directors as a whole abuse their privileges, and many of these directors' loans are among the safest owned by the creditor banks, the Controller believes the tables show clearly the great importance of a properly framed law placing additional restrictions and safeguards around these loans, in which, the experience of the banking system teaches, is involved the greatest danger of the improper and lax use of banking funds."

The Controller includes a copy of the bill introduced at the last session of Congress by Hon. Marriott Brosius, chairman of the Committee on Banking and Currency (H. R. 12043, Fifty-sixth Congress, first session), which has had his careful consideration, and the passage of which with some additions he earnestly

recommends. This bill has been drawn so as to insure a greater degree of safety in loans to directors and officers with what is believed to be a minimum of inconvenience to such officers consistent with the safety of such transactions. It properly recognizes the distinction in the relations of directors to a bank and those sustained by executive officers.

It will be noted that the provision made by this bill for the fixing of a line of credit for each director in advance reduces to a minimum the inconvenience of the greater supervision proposed. After such a line of credit has been fixed by the board of directors for an individual director, he will be no more hampered within that limit under the proposed law than he is at present.

The text of this bill is printed in the report. In substance, it provides that no national bank shall loan to its officers or employes until the proposition for the loan shall have been submitted in writing to the directors or executive committee of the bank and approved by the majority of them. A fine is fixed for infractions of this section. It provides that at any regular meeting the directors of a national bank may fix by resolution the limit of credit which shall be extended to any director. Within the limit of credit thus fixed the executive officers, in their discretion, may loan to directors without other action by the board.

The present need is for an amendment to the provision which, while compelling, under penalty, the safe and proper distribution of loans of larger banks, will enable them to loan more nearly the same per cent of their total assets, which the present provision allows to small banks. In this way the officers of larger banks can supply the proper needs of the larger communities without disregarding the law, and the Controller can hold them under personal penalty to strict observance of the amended law, which, when disregarded, would indicate improper distribution of loans, something which infractions of the present provisions in the case of many banks do not necessarily indicate.

The greater ratio borne by banking resources to banking capital in the larger communities, as compared with a like ratio in smaller communities, is responsible for the defective and unequal working of the present provision. The law limiting loans to 10 per cent of the capital, when applied to the 3,400 banks of the smaller communities of the country, as a whole, would allow the loaning of 1.56 per cent of their total assets to one individual. As compared with this, the banks of the city of New York, on the average, could not loan over fifty-seven one-hundredths of 1 per cent of their total assets to any one individual; the banks of Chicago not over seventy one-hundredths per cent of their total assets; the banks of St. Louis not over 1.21 per cent of their total assets; the banks of other reserve cities not over 1.10 per cent of their total assets.

This provision, as it stands at present, constitutes an incentive to the making of loans the larger in proportion to the total assets of banks in smaller communities, where, as a rule, large loans which are safe are the most difficult to secure, while in the larger business centers of the country, where commercial conditions create a certain demand, both from banks and borrowers, for large and safe loans, its effect is the reverse to such an extent as to be injurious.

The Controller states that in his judgment the present provision when

properly altered, should allow the banks of larger communities to have more nearly the privilege of loaning a given per cent of their total assets to one individual, which now belongs, under a strict compliance with the present provision, to the banks of the smaller communities. He suggests that after the words, in Section 5200, "shall at no time exceed one-tenth part of the amount of capital stock of such association actually paid in," the following words:

"Provided, That the restriction of this section as to the amount of total liabilities to any association of any person, or of any company, corporation, or firm, for money borrowed shall not apply where a loan in excess of one-tenth part of the capital stock shall be less than 2 per cent of the total assets of said bank at the time of making said loan. Said loan shall be at all times protected by collateral security equal to or greater in value than the excess in the amount of said loan over one-tenth of the capital stock."

Under the section thus amended the capital of a bank will be protected, inasmuch as no loan in excess of the 10 per cent limit can then be made, except upon proper collateral security.

The question of those laws which affect the right of one national bank to consider as a cash resource a deposit in another national bank, called its reserve agent, is one of great importance and involves the most fundamental principles of safe banking. In times of financial crisis, such as 1893, when there are widespread withdrawals in currency, not only in reserve cities, but throughout the country, the reserve cities are subjected to a strain which endangers the stability of the entire banking system. The reserve banks, as a rule, recognizing the instability of bank balances, must loan a large proportion of their money on call. To secure sufficient call loans they must go to the speculative exchanges, and the injurious results of that practice are easily understood. It is only by loaning money on speculative securities that the banks are enabled to pay the high rates of interest on bank-deposit balances which form the attraction to the country banks for the deposit of so much larger a portion of their funds in New York than is needed for the clearance of exchange. During the summer of 1899 there occurred a marked demonstration of the evil effects of this practice upon the legitimate business of the country. At that time there was a marked slackening in the demand for money in the interior of the country, and the banks of that section found it difficult to safely loan their funds. As a result, the interest paid by eastern reserve agents upon deposit balances attracted an immense surplus to New York and other eastern cities.

In the panic of 1893 the New York banks refused to ship currency in response to demand from banks in the interior for a considerable time, showing in the extreme test of panic that the reserve which had been counted as cash by the banks of the country was not, in fact, at all times available to enable them to meet the demands of their depositors. While restrictions placed upon the power of banks to count as banking reserve so large a portion of money on deposit in reserve cities will not have the effect of preventing speculative transactions in money centers, it will not have a tendency to encourage them to so great an extent as does the present law, at a risk at times to the best interests of legiti-

mate business and at the cost of weakening the banking system as a whole by creating too great a disproportion between the aggregate cash resources and aggregate deposit liabilities.

The Controller believes that under the present law regarding reserve cities too great latitude is now given the banks in connection with the use of the reserve, the primary object of which is the protection of the depositors of the banks, and he recommends that amendments to the laws be passed requiring that a larger proportion of the reserve should be kept in cash in the vaults of the bank. By increasing the restrictions upon the right of banks to count deposits with reserve agents as cash, a firmer and safer foundation will be built under the deposit credits of the country, and it is the belief of the Controller that in times of liquidation the greater strength of the banks will more than compensate them for the loss of the small amount of interest on a portion of their balances which may be due to a change in the present law.

It is therefore recommended that Section 5192 of the Revised Statutes of the United States be amended so that under its provisions but one-fifth instead of three-fifths of the reserve of 15 per cent required by law to be kept by banks not reserve agents may consist of balances due to reserve banks; and that Section 5195 of the Revised Statutes of the United States, which authorizes banks in smaller reserve cities to keep one-half of their lawful money reserve in balances in central reserve cities, be repealed.

The Controller repeats the recommendation made by his predecessors that the present law should be so amended as to provide fixed salaries for bank examiners, to be paid from a fund collected from the banks, to take the place of the fee system now in force. The amount allowed an examiner for the examination of smaller banks is not sufficient to compensate him for the time necessary in many cases for an extended examination. The present system encourages, to too great an extent, superficiality in examinations, and interferes greatly with the proper and wise apportionment of time of examiners among the different banks.

Among other recommendations, the Controller strongly urges laws regulating international and intercolonial banking as distinguished from domestic banking, and prints in an appendix the result of investigations into banking conditions in Porto Rico, Hawaii and the Philippines.

## *KANSAS MONEY NOW ON DEPOSIT.*

The total individual deposits in Kansas banks—state, private and national—are now known to be about $61,000,000. On September 1st the deposits in state and private banks aggregated $31,645,670; on September 5th, the deposits in the national banks amounted to $29,195,081—total, $60,840,751. The per cent of reserve in the state and private banks is 51.11, in the national 41.73. The deposits show an average of about $43.50 per capita of the entire population of the state, and have about doubled in four years.

# *REPORT OF THE TREASURER OF THE UNITED STATES.*

Hon. Ellis H. Roberts, Treasurer of the United States, in submitting to Secretary Gage the annual report on the operations and condition of the Treasury, remarks that the growth and prosperity of the country and the general activity of business are reflected in the transactions of his office. The net ordinary revenues of the Government for the fiscal year were $567,240,852, the largest in the history of the country, exceeding those of 1866, the next highest, by $47,291,288. The increase of $51,280,232 over the preceding year was contributed to from all the general sources, but chiefly, of course, from customs and internal revenue. On the side of the expenditures there was a net decrease of $117,358,388 in comparison with 1899, so that the deficiency of $89,111,560 for that year was converted into a surplus of $79,527,060 in 1900. The gross receipts under warrant, including those on account of the public debt, were $1,387,299,262, and the disbursements $1,195,943,472, a large increase on both sides over the previous year.

With the exception of July, 1899, when there was a deficiency of $8,506,832, a surplus was realized for every month of the year, the one for June being the largest, at $17,895,159. The largest receipts for a single day were $5,199,513, February 26, 1900, and the largest expenditures $4,803,000, July 3, 1900. The largest surplus on any one day was $4,047,396, August 29th, and the largest deficiency, $2,318,621, July 5, 1899.

Promptly on the enactment of the new financial law the divisions of issue and redemption therein provided for were established, and to them were transferred the records and accounts relating to the issue and redemption of United States notes, gold certificates, silver certificates and currency certificates. Up to October 1, 1900, $22,530,854 in United States notes and $3,594,708 in Treasury notes were redeemed in gold out of the reserve fund of $150,000,000. Each day the notes so redeemed were exchanged for gold from the general fund, so that the reserve was kept intact in amount and character. Besides this reserve fund, the trust funds, consisting of gold coin, silver dollars and bullion, and United States notes held for the redemption of certificates and Treasury notes, amounted on the day the act became a law to $723,062,283, and increased by November 1, 1900, to $740,965,679.

Exclusive of the reserve fund the available cash balance of the Treasury was greater June 30, 1900, by $24,887,193 than at the same date in 1899, but this gain was partly offset by a decrease of $8,663,273 in the next ensuing quarter. The cash assets beyond liabilities were $19,723,017, June 30, 1899; $50,327,502, June 30, 1900; and $41,183,160, October 1, 1900.

As the receipts of the Treasury were greater than the needs of the Government, various measures were adopted by the Secretary of the Treasury for the purpose of restoring the surplus moneys to the general circulation. The first

of these was a notice given September 13, 1899, that the quarterly interest due October 1st would be paid in advance. The prepayments amounted to $3,208,-027. On October 10th and December 14th like offers with respect to the interest falling due on the first days of the ensuing months were made, and payments amounting to $916,039 and $3,398,504 respectively, were advanced. A further proposal, also of October 10th, was for the prepayment of all interest to accrue up to July 1, 1900, at a rebate of two-tenths of one per cent a month after November 1st. While the whole amount of interest involved was $25,896,538, the tenders from the holders of bonds were only $2,229,191, on which the rebate was $21,101.

On November 15, 1899, an offer was made by the Secretary to purchase $25,000,000 of the 4 and 5 per cent bonds maturing in 1904 and 1907, at 112.75 for the 4's and 111 for the 5's. The purchases amounted to $19,300,650, and $2,373,502 was paid for premium. On May 18, 1900, notice was given that the $25,364,500 then outstanding of the 2 per cent loan of 1891 would be paid on presentation. Up to November 1st the redemptions under this notice were $23,-109,500, leaving $2,255,000 outstanding.

The exchange of 5 per cents, the old 4 per cents and the new 3 per cents for 2 per cent consols, under the provisions of the financial act, has proceeded steadily. The total amount of the exchangeable securities outstanding was $839,-146,340, and by June 30th $307,125,350, or 36.6 per cent, of them had been converted into the new 2's. The premiums allowed under the provisions of the law amounted to $30,773,552, and in the transactions $30,404,850 was paid out of the Treasury, after the adjustments of interest and some other accounts. The saving of interest affected by the operation is placed at $42,592,-771 and the net saving at $8,604,317. On October 1st, out of $296,755,130 in bonds held by the Treasurer as security for the circulating notes of national banks, $263,075,000 were new 2's.

The aggregate amount of money of all kinds in circulation on October 1, 1900, is estimated at $2,113,294,983, an increase of $180,810,744 in fifteen months, of which $94,440,930 was due to the enlarged use of gold and gold certificates. The increase per capita was from $25.38 to $27.01. The per capita of gold at the latter date was $10.60, which is greater than that of all the currency in 1862, while the total of gold is greater than all the circulation at any time previous to July, 1879.

On October 1st, 39.24 per cent of the total circulation was in gold and gold certificates, 26.45 in silver dollars, silver certificates and Treasury notes, 15.36 per cent in United States notes, and 15.11 per cent in national bank notes. It is a significant comparison that on June 30, 1890, the percentage of United States notes was 22.58. Two years earlier it was as high as 32.07. While the volume of United States notes, Treasury notes and silver certificates is limited by statutory provisions, the stock of gold is constantly growing. The metallic stock of money is estimated for October 1, 1900, at $1,059,288,820 in gold, $566,-355,367 in silver dollars and bullion and $86,000,748 in fractional silver coin, an aggregate of $1,711,644,935.

The act of March 14th strengthened the guarantee for the maintenance of the gold standard, both in providing for the setting apart of a reserve fund and in adding one-half to the $100,000,000 which in the practice of the Department was formerly maintained without specific statutory requirement. The ratio of the reserve to the fixed volume of United States notes was raised from 28.85 to 43.27 per cent. While the ratio of the new reserve to the sum of both classes of legal tender notes was originally only 34 per cent, the gradual retirement of the $86,770,000 of Treasury notes outstanding at the passage of the act will reduce the demands on the fund to that extent.

The inflow of gold in consequence of material conditions, prominent among which is a favorable trade balance averaging $563,283,209 in the last three years, will also co-operate with the statute.

The amount of paper currency stamped with the seal of the Department and prepared for issue, during the year ending with September, 1900, was $523,192,000, against $362,412,000 in the year preceding. The redemptions of worn material were $303,219,824 in the later period and $255,027,980 in the earlier. The increasing demand for notes of small denominations has been so heavy, and so fully met by the Department, that taking into account the gold coin, of the estimated total circulation of $2,113,294,983, on October 1st, only $426,045,022 was in denominations larger than twenty dollars.

The operations of the Treasury and its branches are conducted in increasing ratio in gold, the receipts of the fiscal year in that coin having increased $641,080,001, and the disbursements $560,642,128, over 1899. There is an increase in the circulation of standard silver dollars in the autumn of each year, followed by their return to the Treasury a few months later. This is an incident to the movement of the crops, and to the free delivery by the Treasury of such coins. The amount in circulation November 1st was $73,479,469.

The provisions made by Congress for the increase of the subsidiary silver coinage to $100,000,000 have been a great convenience, and the Department, through the Mint, has been able to supply all demands for these coins. The amount of them in circulation, which in January, 1890, was only $54,202,140, arose by October 1, 1900, to $79,432,193. The distribution of minor coins from the offices of the Treasury and Mint during the fiscal year amounted to $3,174,971.01, against $1,926,983 the year before. There were transferred from the Treasury to the Mint, during the year, $403,210 in gold, $5,256,621 in silver, and $158,801 in minor coins, to be recoined.

The Treasury each year is called upon to furnish small denominations of paper currency for use in the movement of the crops. The transfers are effected chiefly by the deposits of funds with the Assistant Treasurer in New York, in exchange for which the currency sought for is paid out at the subtreasuries in New Orleans, St. Louis and Chicago. The amount of these transactions during the past season, up to November 1st, was $8,436,000, against $3,970,000 in 1899.

The act of April 12, 1900, provides for the substitution of United States coins for the Spanish coins of Porto Rico, estimated by experts at $5,920,000

pesos at the rate of sixty cents for each peso. The exchange was begun on May 1st, when the provision went into effect, and by August 20th the sum of $5,470,-227.82 pesos had been received and paid for in $3,282,136.69 of American money.

During the fiscal year there were detected and destroyed at the offices of the Treasury $11,146.70 in counterfeit silver coins, notes, and certificates, 3,277 five-cent pieces, and 121,652 one-cent pieces. Comparison with the previous year shows no significant changes, excepting in the number of spurious minor coins in circulation, which are rapidly on the increase. Counterfeit gold coins are rare, only thirteen having been presented at the Treasury during the year.

The operations under the new financial law involved great changes in the bonds held by the Treasurer in trust for national banks to secure circulating notes and public deposits. The total of these bonds in the Treasurer's hands increased during the year from $229,688,110 to $284,378,040. Bonds of the State of Arkansas, for $160,000, formerly belonging to the Indian trust fund, have been paid.

The national bank notes presented for redemption during the year amounted to $96,982,607, or 37.25 per cent of the average volume outstanding, an increase of $6,144,306 over 1899. The expense incurred in the redemption and assortment, including $31,767 for transportation, amounted to $122,985, which sum will be apportioned among the banks at the rate of $1.33558 of their notes redeemed.

## *DEMAND FOR SUBSIDIARY COIN.*

The demand for subsidiary coin throughout the South is unprecedented. At this season of the year, when crops must be harvested, there is always great demand for silver coin of less denomination than $1, but this year it has been greater than ever before. Perhaps this is due to the high price of cotton and the desire of farmers to have it picked out at once and sent to market, but, whatever the cause, the New Orleans mint has for weeks been rushing the output of subsidiary coin, and has ceased the striking of silver dollars. During August over $500,000 in subsidiary silver was coined, and that having been exhausted, another rush order was issued. The money is shipped on notices of deposit in the United States subtreasury, and goes to banks and bankers and large storekeepers in the country towns of Texas, Louisiana, Mississippi, Alabama and Georgia mainly.

## *CANADIAN REVENUE OF A YEAR.*

The revenue of the Dominion of Canada for the past fiscal year amounted to $50,927,941, showing a surplus of $7,940,392. The expenditures up to June 30th on account of the raising and equipping of the regiments to be used in South Africa amounted to $1,536,149.

## *THE POUND OF FLESH.*

"If thou wilt lend this money lend it not
As to thy friends; (for when did friendship take
A breed of barren metal of his friend?)
But lend it rather to thine enemy;
Who, if he break, thou may'st with better face
Exact the penalties."

Antonio exacted no interest, did neither lend nor borrow on advantage; Shylock was regarded by the world as an usurer, by himself as the hated and despised Jew. Human nature has a deal to do with business conduct.

But it is well to remember that merchant and money loaner were not engaged in the same trade. Nor are they so engaged to-day.

An analysis of the latent prejudices existing against the banker will reveal little real cause for dubbing him "old Skinflint" and "Shylock." Yet he is not entirely beyond criticism.

Although legally the deposit becomes the banker's own he is still an agent. Ability to so manage the funds entrusted to his care, as that they shall not be dissipated in unwise loans, is understood by the intelligent depositor, and is one of the prime requisites in arousing his confidence. The banker must therefore collect his loans. He is in duty bound to his depositor so to do. If needs be, the law must be used to hammer the life out of a debtor who will not pay. Nor should sympathy deter. Justice demands what is rightly due.

This truth none will deny. He who allows pity to swerve him from the direct course, to paralyze his energy, to cause him to yield to the importunity of distress, that it imperil the fortunes of the innocent, is unfaithful. Duty is impartial; it has neither friend nor foe. Loans are necessary to the life of the bank. They must be made. But not one dollar which lends its power to the beneficence of trade must be lost. No matter what it earns, and interest is fair and just, the dollar of the depositor *must* return to its owner without diminution or delay.

Therefore, while caution is wise, justice is stern. The banker who does not use every possible means, that is honorable, to collect his dues, is unworthy. Thus it is true that there is no sentiment in business. Allowing the debtor to escape, at the possible expense of the innocent depositor, is illogical, unjust; it is even a perversion of sentiment.

Moreover, money has market value. To take advantage of misfortune to raise a note is wrong. Short time loans, rigidly construed, rarely permit this. Original contracts, voluntary and above board, dictate their own terms. Money is worth what it will bring. Yet the good banker never forgets the reciprocal relations between borrower and depositor. Liberal treatment must respond to voluntary trust. The banker could not long be a "Shylock" if he would.

Yet in the little things of his business the banker can be too exacting. And it is to this may be attributed much of popular prejudice. Not that popular

prejudice is deep-seated. Far from it. The political agitation of the past few years, the covert flings of the politicians, have but awakened the commercial mind of the country to the transcendant importance, the generous conduct, of the bank. Those who have been spurred to think, the farmer, the merchant, the manufacturer, the mechanic, now know that the bank drives its influence into the productive energies of the people that increase may follow. And with increase come happiness and content for all. Only the thoughtless cavil.

The wise and upright judge pronounced the bond forfeit. The tender of three thousand ducats was not made in time. A pound of flesh alone would pay the debt. Horrible as it may seem, this was the new principle, under the new condition. It was justice. But, hold! No more, no less, by so much as the weight of a hair—a pound of flesh, and *with no jot of blood.* Shylock must no longer practice usury.

There are times in the career of every business man when his own failure is the failure of others. Yet this does not excuse him. Responsibility does not pass down the line of dependency. Days of imprisonment for debt are happily over. Forfeits that imperil life are void. But the fulfillment of individual promise may not be shifted to others.

Security for debt may still be taken, under the law. Property is still forfeit. And yet in many states the right of redemption still obtains undiminished. But conversion is necessary and right. He who follows the law may not be criticised. Considerations along these lines may be dismissed. The intelligence of any community knows when undue advantage is taken. General recognition of right doing, and obeisance thereto, is sufficient protection anywhere where civilization is.

No banker should permit continuous overdrafts, secured or unsecured, by any one. Nor should he formally loan money for a single day without interest. These things are contrary to the theory and spirit of banking.

But to say that he shall, under no circumstances, even for one or two days, allow a good but unsecured overdraft to appear on his books, is folly and fatuous. This is not devotion to duty, but narrowmindedness. It is not the live-and-let-live principle. It is unfeeling, and will return with added force. It is not discreet, if it were wise. It denies the customer that trust which he voluntarily gives. It enters like steel into the heart of good will. Bankers and depositors are fellowmen.

Just so can the banker well afford to be liberal in his interest calculations—not inexact, but liberal. To exact the last penny earned, to adopt and practice the most grasping rule for computation will cost far more than the gain. It is sacrificing a pound of good will for an ounce of profit. And persisted in will destroy any bank's business.

What is always to be remembered in banking is that its mainstay is mutual confidence. The banker who distrusts everybody is unworthy his calling. Niggardliness, in the small differences between business men, is obnoxious. As we have said elsewhere, the depositor has no right to claim special favor because

of his deposit, favor contrary to the theory and practice of banking, his debt is paid when his money is cared for and returned. But he has a right to a mutual adjustment of differences and such amenities as go with common trade throughout the world. A buyer has a right to have his purchases wrapped up. Custom determines the conduct of trade as to details which do not concern honor and justice. The banker cannot be a law unto himself. He is in the business world and of it; and he should strive to be as liberal as those with whom he deals.

Favors in the way of money and paper conveniences should be freely bestowed according to the taste and desire of the customer. A very few men will impose upon an attempt to please. As for a day or a dime, many and many a time, it is well to let them go. A bank has perpetual life. It can afford to lose them, provided its customers live—and remain.

CHARLES W. STEVENSON.

## *RESULT OF THE REFUNDING OPERATIONS.*

James S. McCoy, government actuary, figures the saving to the government by refunding operations to October 15, 1900, as follows:

| Class of Bonds. | Amount Refunded. | Saving in Interest. | Premium Paid. | Net Saving. |
|---|---|---|---|---|
| 3's of 1908.... | $77,256,900 | $6,394,299 | $4,364,633 | $2,029,666 |
| 4's of 1907.... | 207,109,900 | 29,777,304 | 23,993,868 | 5,783,436 |
| 5's of 1904.... | 57,201,750 | 6,421,168 | 5,629,953 | 791,215 |
| Total.. | $341,568,550 | $42,592,771 | $33,988,454 | $8,604,317 |

Note.—The "Saving in Interest" is computed upon average dates of redemption, and may differ slightly from the actual saving.

## *BRITISH BANK PROFITS.*

In the first half of the present year one of the London banks made a profit of $1,850,000 and another cleared over $1,200,000. Three more ranged from $1,150,000 down to $650,000, the smallest figures being equivalent to $1,300,000 in a year, or 10 per cent of $13,000,000. Banks that do as well as that are scarce in the United States. At least ten English banks, not including the Bank of England, made profits of more than $400,000 apiece in the first half of the present year.

## *PROSPERITY ENJOYED BY BANKS.*

The annual address of J. J. Sullivan, of Cleveland, president of the Ohio State Bankers' Association, showed that the banks have been enjoying great prosperity since 1896. In May, 1896, he said, the national banks of Ohio had on deposit $96,450,353.92, and the state banks, $62,723,002, while in May, 1900, the national banks had on deposit $160,515,611.88, and the state banks, $123,986,-452.46. The national banks of Ohio paid in taxes this year $1,009,909.38, and the state banks, $270,909.62.

# FINANCIAL AND COMMERCIAL OUTLOOK.

The quadrennial election of a president of the United States is again over, and with it has passed the uncertainty which always has a depressing effect on business. Although the result of the election was in a measure anticipated, the far-reaching effect of this event was not appreciated until the campaign was over and the question definitely settled for four years more. The stock market, always sensitive to rumors and predictions, had prior to November 6 remained fairly firm but dull. Immediately after that date there was a season of activity not experienced for several years. The average daily dealing in shares during the first two weeks after election was 1,500,000, although the end of the month witnessed some reduction in the amount of transactions as compared with the days immediately following the election. There have been some indications of a reaction, the public confidence seems not to have waned, speculation continues to be of large proportions, and stocks are seeking even higher levels. One of the notable facts in this upward movement of stocks is that many of the shares of both industrial and railroad corporations are higher than ever before in their history.

With animated speculation in iron and steel stocks came the reports of resumption of operations in steel mills. Many of these have been idle for months past. Orders amounting to millions that were held back because of the election, or given with the option of recall in the case of Mr. Bryan becoming President, are now being filled. So great is the confidence of the railroad managers in the business outlook that many improvements are being contemplated which will increase carrying capacity.

The export trade continues to increase rapidly. The trade balance is already enormously in our favor, and the report of the Bureau of Statistics for October gives promise of making the year 1900 one of the greatest ever recorded in the history of our foreign commerce. The month of October has broken all previous records, and the exports for the ten months of this year surpass the corresponding number of months for any preceding year. The total exports during the month of October were $163,093,597, which is practically double the amount exported in 1894. The total for the ten months of 1900 is $1,194,775,205, which total exceeds the total of imports by almost $500,000,000. In 1894, during this same period, our exports only exceeded our imports by $97,000,000. To agricultural and mining products and manufactures is this great gain in exports to a large measure attributable. In the export of raw cotton a great gain has been made, and iron and steel manufactures representing immense values have been sent abroad. The following figures of some of the main exports show the gains over the figures of 1899: The excess in agricultural exports is $50,000,000; manufactures, $60,000,000; mine products, $7,000,000; and the exports of cotton for October, 1900, were $32,000,000 greater than in 1899.

The present session of Congress, which convened on December 4, is viewed with a great deal of interest by the business community. The last session placed the currency on the gold basis, and although students of finance have found opportunities for criticising the act of March 14th last, and it is true amendments and changes in our coinage law are to be desired, it is not probable that this question will receive any consideration during this short session. This, however, is not to be greatly deplored, for with an administration favorable to still greater improvement in our financial system, it is probable that something will be done to perpetuate it, as soon as some of the more pressing questions which demand prompt consideration, are determined.

During November committees and sub-committees of Congress have met and outlined plans for rapid legislation, and it is thought that many of the questions will be disposed of in the House before the Christmas holidays. A great measure of interest relates to the proposed reduction of war taxes. Up to the present time the finances of the government have been in excellent condition. Receipts still continue to slightly overbalance expenditures, but with the decreasing war expenses this ideal status will cease to exist, and this change will be met by a modification of the war revenue act.

Republican members of the Ways and Means Committee met before the opening of Congress and framed amendments to this act, and it is authoritatively announced that a part of the reduction will be made by abolishing the tax on bank checks, telegrams, express receipts, warehouse receipts, and proprietary articles. Pressure is being brought by brewers and stock brokers to have the taxes in which they are interested modified, but it is doubtful if Congress will authorize changes in these respects, but there is a possibility of a slight reduction in the beer tax. The receipts from the war revenue act for the first four months of the present fiscal year were $38,398,856.

Notwithstanding the marvelous growth of commerce during the past few years there has been practically a standstill in our maritime industry. The United States can offer no comparison with the progress made in this respect by Germany and England. In fact this country has retrograded when compared with its rivals. Americans are now paying to foreign ship owners annually over $165,000,000, most of which is paid to Great Britain and Germany, the principal ocean carriers. America, with its unrivaled resources, must own its own ships, build them in American shipyards, and man them with American seamen. And the accomplishment of such an end should be a matter of pride to all. We are now almost absolutely dependent on the vessels of Great Britain and Germany for the carrying of our manufactures and agricultural products, and would be helpless under the present international laws should these two powers engage in war. All vessels of the belligerent powers would be liable to seizure by the other contestant, even though they were not carrying contraband goods. Such vessels would be liable to seizure even under our own flag unless a bill of sale for the ships could be produced. The situation is worthy of immediate consideration when we are forced to charter foreign vessels for government purposes.

It has been advocated that this situation be met by the levying of discriminating duties, but this would be a matter of slow execution, as it would be necessary to form entirely a new set of treaties with foreign powers. The ship subsidy bill, however, which has been twice favorably reported to Congress, is regarded by students of this problem as being a very judicious and practical way of meeting the situation. It provides that the government expend on an average of $9,000,000 for thirty years, and it is believed that this would give to our shipping industry an impetus which would make it one of the real factors in the ocean-carrying trade. The subsidy system has been in vogue in England and France, each of which countries is now possessed of a great merchant marine. Opponents of the bill have brought forward the argument that it was unnecessary, and to the ordinary observer the figures of growth might be taken as conclusive evidence of a forward movement. However, investigation shows that the increase in American shipping is mostly due to the building of cruisers and war vessels and ships for the coasting trade.

The coasting trade shows the value of discriminating legislation, as it has flourished because of the fact that foreign-built vessels are not allowed to engage in this form of commerce. With the annexation of Hawaii, which comes within the radius of that law, some deep sea vessels have been built, but for foreign trade no progress whatever has been made. At present only about nine per cent of our exports are carried by vessels flying the American flag, and there is absolutely no trade carried on between foreign countries by our ships. With subsidies and cheap steel and coal, the maritime industry in the United States ought to receive an impetus which will in time make our merchant marine a competing factor in the ocean-carrying trade.

The report of the Isthmian Canal Commission has been placed in the hands of President McKinley, and it favors a canal across Nicaragua, as against all other routes proposed. This canal has been the subject of a great deal of discussion and will probably be thoroughly debated before the present session of Congress. The report favors the construction of a canal thirty feet in depth at a cost of about $120,000,000. Every possible variant has been surveyed by the present commission, and hundreds of sites for dams and locks were considered before any were selected. It is found that it will take less than ten years to build the canal.

The Appropriation Committee of the House of Representatives has already met, and it is probable that the amount of appropriations for rivers and harbors will be twenty or twenty-five millions. "Some of the important projects," said Chairman E. T. Burton, of the River and Harbor Committee, "that are pressing for appropriation are the outlet of Boston harbor to the sea, the Delaware River, Southwest Pass, Mississippi River, the widening of the lower part of the Detroit River, the improvement of the channel between Lake Huron and Lake Erie, and the improvement of the Columbia River on the Pacific Coast."

# CURRENCY OF THE PHILIPPINE ISLANDS.

The baneful effects of a currency system not related to the world's money standard are admirably shown in a recent report made on Philippine finances by Lieutenant C. F. Parker, now on duty in those islands. There is nothing of theory about Lieut. Parker's report. It is a statement of fact, made by a man who, it may be supposed, by reason of his military profession, is not a doctrinaire with reference to currency questions. What he says are facts gleaned by him from the actual situation in the Philippines. It is gratifying, of course, that these facts are in accord with what sound thinkers on finance have long advanced in theory, namely, that a serious loss is visited upon those peoples who insist on adhering to a money system not related to the world's standard.

Lieut. Parker says that, normally, the exports have exceeded the imports by about 20 per cent, but in spite of that fact the islands grow poorer and poorer. The cash capital was cut in two when the basis became silver in place of gold. The true yearly cash balance between the Philippines and the rest of the world has been against the islands, the balance of trade being more than offset by the earnings of foreign capital and brains, which earnings mostly went abroad, and by exploitation of others. Between $150,000,000 and $200,000,000 of foreign capital is invested in the Philippines and earns at least 10 per cent, a large part of which goes abroad.

The carrying trade, both foreign and domestic, is controlled almost entirely by foreign capital. The Philippines exchange raw material, which foreign capital and brains gather, prepare for market, transport and exchange for finished products.

Since American possession the imports through the custom house have amounted to $31,000,000 Mexican. To this must be added $5,000,000 estimated imports that have been brought in on transports, making a total of $36,000,000. The exports have been $25,000,000. There is therefore a difference of $11,000,000 to be paid by the islands.

During the same period, exclusive of island funds, $30,000,000 in United States currency, or $60,000,000 Mexican, have been disbursed by the United States disbursing officers. These funds consisted of $8,500,000 gold, $4,500,000 United States currency and the balance, $17,000,000 United States currency, or $34,000,000 Mexican, of checks, drafts and telegraphic transfers on New York and San Francisco.

The $11,000,000 balance of trade was paid out of this last item, leaving $23,000,000. Out of this was paid interest on foreign capital due abroad, funds sent home by United States soldiers and others, and purchases of Mexican silver in San Francisco and transportation expenses.

The $8,500,000 gold has practically all disappeared, at least $3,000,000 in gold having been exported to purchase Mexican, and the remainder has been smuggled out or has been hoarded.

Of the $4,500,000 in United States currency a part has been exported, but

the greater part is probably in the islands—in the banks, in the hands of disbursing officers and in limited circulation.

The excess of importation of Mexican silver over exportation is about $13,000,000. This, added to the $30,000,000 in the islands when the Americans came, and the $4,000,000 United States currency, equivalent to $8,000,000 Mexican, gives as the volume of money in circulation at the present time $30,000,000, $13,000,000 and $8,000,000, a total of $51,000,000. Of this amount about $15,000,000 is Spanish Filipino pesos, medio pesos, pesetas and medio pesetas, and $2,500,000 Spanish-Filipino paper money.

There is a great scarcity of all kinds of money, but especially of fractional currency, and a much larger amount of paper money could be used to advantage. There is no standard of value, although silver is the basis. The amount of pure metal in the Mexican dollars differs, and the Spanish-Filipino peso has 8 per cent less pure metal in it than the light-weight Mexican dollar. All circulate here for more than their bullion value and no distinction is made between them.

When silver was falling in value the Mexican dollar was a source of great profit to the capitalistic producer at the expense of the laborer. With the gold proceeds from the sale of his produce he bought Mexican silver, with which he paid his laborers, and as silver fell he bought more and more silver dollars for a given amount of gold, but paid out the same number of silver dollars as before. Wages are slow to respond to depreciation of money.

The cost of exchange of gold into silver falls on the products and hence on the islands. It is a useless additional expense, which, like the expense due to antiquated machinery and methods, falls on the producer, and like them should be eliminated. It is an unnecessary "lock" in the stream of commerce. Middlemen may profit by a silver currency, but neither the original producer nor the final consumer.

The consumer must pay for the exchange of gold into silver, and, in addition, for a certain percentage added to the price by merchants to insure them against the fluctuation of silver. They pay in gold and must cover themselves against loss by selling at a greater price than the true exchange value of the two metals. It is an unnecessary expense and risk incurred in getting goods from the producer to the consumer which does not better the middleman, and is paid for by the consumer.

If silver is to be the basis of currency, a standard dollar must be provided and supplied in ample quantity. Fractional currency must be supplied and a sound paper money provided for; in other words, a new currency must be issued.

If, however, United States currency is to be the currency of the islands, existing contracts need not be disturbed. The $15,000,000, more or less, of insular currency can be given a fixed value, viz., one United States dollar equivalent to two insular pesos, and Mexican and other foreign silver can be received at its bullion value.

The present situation—a double currency—has nothing to recommend it. The two currencies will not pull together.

# "THE EAGLE AND THE ASS."—A PROBLEM IN FINANCE.

A day or two after the recent national election several eminent politicians were engaged in reciprocal congratulations in Washington, when one of the number, a member of Congress, said:

"I presume you know, gentlemen, that some patriotic engraver, presumably at the Bureau of Engraving and Printing, has been using Uncle Sam's paper money as a medium for the circulation of a cartoon on the silver men."

The speaker immediately became the center of attention.

"Fortune at times has been known to smile," observed a Westerner who has the reputation of being a wit, "but to joke with the country's currency is no laughing matter."

"Well, look at that," said the first speaker, exhibiting a $10 United States note, series of 1880.

The interested group examined it carefully, subjecting it to microscopic inspection under magnifying glasses, but all were forced to confess that searching it for humor was like looking through the pages of London Punch.

"Study that eagle," continued the man with the note. "A critical examination will show you that it has been converted into a cartoon, a side-splitting, satirical symbol of the Nebraskan's silver policy."

The national bird did not ruffle a feather under the scrutiny. One talon clutching the American flag, the other clasped over the traditional arrows, symbolic of thunderbolts, the eagle assumed its proper pose between the eminent signatures of Ellis H. Roberts and J. W. Lyons, while from the left the uncompromising countenance of Daniel Webster looked reproof upon any thought of levity, and on the right John Rolfe and Pocahontas were engaged in the serious business of introducing the New World to the Old.

"Turn it upside down, gentlemen," said the member of Congress.

Now the wonder came to light. In that position the eagle was metamorphosed into the head and towering ears of an ass. One of its ears protruded daringly through the national ensign, which, having been torn down, hung bedraggled, and around the other ear the quiver of arrows was transformed into wisps of hay.

"There you are," said the member of Congress, jubilantly. "The ass or donkey, as you know, is the humorous symbol of the Democracy, just as the elephant stands for the 'G. O. P.' That ear through the flag represents the recent menace to the Stars and Stripes, while the fact that the cartoon is not revealed until you turn the money upside down is a clever allegorical conception of the recently threatened overturning of the financial system of the United States.

"A brilliant piece of work cunningly devised," said one of the company "But I'm afraid some one will have to pay dearly for such contraband humor."

"My theory is," said the statesman who had produced the curious note,

"that some engraver in the Government's employ, by a few strokes unobservable to the layman, has produced this ingenious effect."

After exchanging various remarks about the cartoon it was decided that in spite of their relish of its skillfulness and satire, it was their duty to report it to the proper authorities, and in due time a conference was held in one of the offices of the government. Heads of various departments were in attendance, and among them Joseph E. Ralph, Custodian of Dies at the Bureau of Engraving, arrived. He admitted that the ten-dollar denomination United States note bears unwittingly a donkey's head when the note is upturned, but explained that the die of the eagle, used in making the note, is an old one and has not been modified. It has been in use for more than a quarter of a century. It was originally the property of the American Bank Note Company, and was transferred with other stock to the government at the time of the organization of the Bureau of Engraving, where it was first used on a bond. Its first appearance on paper money is on the ten-dollar United States note, series of 1869. It was used again on the same note, series of 1875, and again in 1880. Specimens of these notes were exhibited, and when turned upside down revealed the faithful engraving of an ass' head. These facts, therefore, exculpated the Bureau of any suspicion of harboring an engraver who had sought to satirize the protagonists of free silver. Mr. Ralph explained, however, that the humorous picture presented by reversing the eagle was a matter of recent discovery. Anyone possessing a $10 United States note, series of 1869, 1875 or 1880, can see the "cartoon" which for a time in Washington threatened to create a sensation.

The history of the die is unquestioned, but the matter is not yet settled. The head of an ass deliberately graved on American money would not, the authorities say, be tolerated, even though it were designed to ridicule a stupid and stubborn heresy. Why then, they ask, should the government continue to print the absurd emblem, albeit it appears to be an accident? This sentiment of hostility to an animal inconspicuous in the annals of true art may result in a reissue of this series of money with an eagle so remodeled as not to mask under its wings the offending effigy.

There is, however, another side to the question. While the characteristics and demerits of the ass are sufficient to have made it a fitting emblem for the currency advocated by the braying hosts of free silver, the ass enjoys an enviable career in history, and, in Washington, has some admirers who insist that he is worthy of high honor. Going back into antiquity, they recall that it was the braying of an ass that saved Vesta from violence, and that the "coronation of the ass" was a fitting ceremony in the festival of that goddess. Homer, in laudation of Ajax, likens him to an ass, the asses of Mesoptamia being famed for their unflinching valor on the field of battle. Then,

"The altar built on Peor's height
Was reared to cannonize an ass
Who saw, undimmed, the Higher Light,
The prophet Balaam tried to pass."

On an ass Mary and her Child fled to Egypt; on an ass the Master rode in triumph into Jerusalem; and in the Church of St. Anthony in Padua is a sculpture representing an ass kneeling in prayer. It seems, according to the sacred legend, that St. Anthony hurrying on some errand of mercy was reviled by skeptics, whereupon an ass, to rebuke the sinners, knelt in devotion. This act converted the scoffers and was the genesis of a great revival.

All these things are cited by those who do not wish the ten-dollar note remodeled. They furthermore aver that the "Procession of the Ass" was a venerated ritual of the Church during the middle ages. Some of the enthusiasts have dug up the account given of this festival by Du Cange, the celebrated French historian and philologist. "On reaching the postern door of the cathedral," says this distinguished scholar, "the ass bearing a young girl and an infant was led to the Gospel side of the altar and high mass was begun, but instead of 'Amen,' both clergy and congregation cried 'He-haw,' imitating the braying of an ass. The Introit, Kyrie Eleison, the Gloria in Excelsis and the Credo were all concluded with 'He-haw.' At the close of the mass the officiating priest, turning to the people, said 'Ite missa est, he-haw, he-haw, he-haw!' three times." Du Cange then goes on to describe how the devout worshipers followed the revered quadruped from the altar, while they intoned:

"He was born on Shechem's hill;
In Reuben's vales he fed his fill;
He drank of Jordan's sacred stream,
And gamboled gay in Bethlehem.
Gold from Araby the blest
Seba myrrh, of myrrh the best,
To the church this ass did bring,
We, his sturdy labors, sing."

Palsied be the hand, then, his faithful followers say, who would etch his head out of the American ten-dollar note!

Then, too, they argue, that even if the ass was shorn of his classic past, his head might well enjoy a portrait of honor on our money out of respect to the army mule, who is a scion of this same noble line. Besides, there was the ass of Matanzas who died vicariously that Cuba might be free.

It will thus be seen that the ass, while being no Pegasus, is a versatile animal, capable of serving, should occasion demand, to symbolize the contumacious rabble that clamors for repudiation and dishonor, but also typifying, in his sure-footed service and indomitable will, sturdy virtues that all mankind applaud.

It is not over-stating it to say that the financial world will be all ears to hear the denouement of the interesting discussion in Washington.

HAROLD BOLCE.

## *SAVINGS BANK TAX IN CONNECTICUT.*

The tax on savings banks in Connecticut yielded last year the great sum of $418,280.28. All this money may be useful to the state, but it should be obtained from some other source.

## POSSIBLE CURRENCY REFORM DEVELOPMENTS.

Some entirely new phases of the argument for perfecting the currency system are shown in Secretary Gage's address to the students of Columbian University at Washington. THE BANKERS' MONTHLY has been successful in securing a report of that address not hitherto published, and as it constitutes a distinct addition to the literature of currency reform, it is reproduced as follows:

It is estimated that, taking the country as a whole, 80 to 85 per cent of all transfers of property and payment of debts are accomplished by the use of checks and drafts, without the use of actual money. Speaking broadly, bank deposits, with their accessory bank checks and drafts, form much the larger part of our paper money. They at least perform in a large way the same function which paper money performs in a small way. But let us get away for a moment from glittering generalities and bewildering figures to a concrete and simple fact which may show how the banker serves, how he takes responsibility in serving, and how he finds profit in serving the community.

Mr. A. is a man of some property and of good character. He owns a mill, a furnace or a farm. To prosecute his business he must buy raw material and hire labor. His capital available for these purposes is at times insufficient. He applies to the banker for a loan. The banker consents to his request and a transaction takes place. What is that transaction? Generally this: The borrower gives his note to the banker for a given sum, payable at a future date, with an interest agreement clause inserted. The banker in return usually gives to the borrower a credit upon his books for a like amount. The whole thing is equivalent to a contract wherein the banker says: "Promise to pay me a certain sum at an agreed date and I will discharge or pay any checks you may at all times, within the limit of my claim against you, draw upon me." You will see that there is thus created an enormous credit fund against which checks and drafts are daily drawn in the conduct of daily business affairs.

The clearing-house reports of the principal cities show a weekly volume of about $1,500,000,000 of this kind of instruments of exchange. Reduced to a daily average, we discover a constant floating volume of about $200,000,000 or $250,000,000. The total credit available fund subject to check is represented by bank deposits, and these amount to about $4,500,000,000.

We have now come to a point where I desire your particular attention. In granting these credits, to be utilized through the medium of checks and drafts, the banker is essentially free to this extent, namely, he is not obliged to furnish any kind of guaranty that he will pay his dealers' checks, even if found good upon his books. And yet, as we have seen, there exists, through the influence of the banker's credit, a constant general average fund of $4,500,000,000 available for the transfer of property, and that to the extent of $200,000,000 or $250,000,000 every day in the year, these credits are used for the purposes indicated. But there are purposes for which the banker's credits, available only by the use of checks and drafts, do not and can not meet the needs of the public. For pur-

chases at small and remote points, where banking facilities do not exist; for the payment of wages, and for many of the smaller purposes of business life, actual money, in moderate denominations, either in the form of gold or silver or paper currency, is essential. An illustration will serve to indicate what I mean. Along the Atlantic coast in the numerous tide waters or rivers, bays and inlets, thousands of men are engaged in gathering the food of the sea. The products of their toil they bring to some one of the main stations, where buyers for the markets are to be found, and there they exchange their commodities for cash in hand. Needs not dissimilar exist through the cotton fields of the south, the corn and wheat belts of the west, and in the mining regions of the mountains. If the needs of the commercial community in the centers and towns supplied by the use of drafts and checks are larger, the needs of those communities to which I have just referred are not less important. We have seen how bank credits, available through checks and drafts, supply commercial necessities. We have now to observe that in the wide field where currency or paper money is essential, the bank credit is powerless. That is to say, the conditions of law under which the bank may extend credit to its dealers by issuing to him its own notes payable on demand, are entirely different from the conditions under which it may give him credit upon its books, to be availed of by checks and drafts. Yet there is no difference in principle between the two. In the one case the banker says in effect: "Draw your checks on me as understood. I will redeem and pay them." In the other he would say: "Here are my own notes of denomination to suit your convenience. Use them where you will. When they are presented for payment they shall be paid." In the case of a credit made upon his books the banker, as we have seen, is not required by law to put up security for the payment of his dealer's checks. To require this of him would be to throttle the credit operations of the banking community. Every loan would be a loan of capital—not of credit—since it is plain that an investment of capital would in advance be made in the securities pledged. That, however, is precisely what, under present conditions, the banker is obliged to do before obligating himself in credit form by the issue of his notes. He has indeed a nominal liberty to issue his notes without the pledge of security for their redemption, but if he exercise that privilege he must pay a penalty tax of 10 per cent per annum on his notes so issued. This is of course prohibitory. I need not stop to explain that the security now required as a condition precedent to bank-note issues is the deposit of United States bonds with the government. Let us see how this works in practice.

Let us suppose three men of equally good and satisfactory standing, one behind the other, at the banker's desk, each an applicant for a loan of $10,000. The banker is in a fair condition as to his reserves, and may safely extend his credit to the extent of, say, $30,000. The first applicant explains that he desires a credit upon the banker's books, against which he may check as occasion shall require in the ordinary course of his business affairs. The second desires the banker's certificate of deposit which he may take with him to a distant point, to pay for certain property for which he is negotiating. To both of these men the

banker gives a cheerful yes, for he knows by experience and the law of averages, that in the case of the first applicant, some portion of the borrowed fund will remain undrawn, or, if wholly drawn on some occasion, it will in part be covered in again to the borrower's credit in part or in whole, while the obligation he takes from the borrower is running to maturity. The situation in the second case is not essentially different. The certificate of deposit will remain for some days in the hands of the borrower, and when it passes from him to another, the second party may himself retain it for a period, and when it takes a backward journey toward the banker, other days will be consumed in its transition. In the meantime, the borrower, having his note in the banker's hands, begins to save his funds to pay it when due, and these funds he of course deposits with his banker to his own credit on account. He thus, to an extent, himself furnishes the banker the wherewithal to pay the certificate of deposit when it finally comes in for payment. Things do not always work so favorably to the banker as in the manner just sketched, but the sketch illustrates in a fair way how in general these matters go on.

The third man now steps forward with his application for a loan of $10,000. In answer to the banker's inquiries he states that he must at once have the money in cash form—gold or silver or paper currency. He wants to pay loggers in a logging camp, or cotton pickers in the South, or harvest hands in the West, or fishermen on the Atlantic coast, or operatives in mill, foundry or mine. Now, if the banker could issue to this proposed borrower his own notes in small denominations, he would be as able to accommodate this man as he was to accommodate the other two; but he is, as we have seen, unable. If he serve this man he must at once take from his cash reserves the sum necessary. So doing would weaken him in relation to the undertaking he had just entered into with the other two. He is, therefore, obliged to decline the third application. It is thus perceived that a discrimination of necessity exists in favor of those who in the larger affairs of business can make use of checks, and against those who in a smaller, but no less useful way, are engaged in affairs which cannot be handled by such instruments, requiring as they do something that has the form and ready negotiability of money. We have thus come to the point of vital distinction between the two systems of bank-note issues: the one known as currency against assets, and the other as currency secured by the deposit of bonds. The first-named furnishes an instrument of credit (costing nothing) as effective in the exchange of property as real money; the second is an instrument of capital, or what to the lender of credit is as costly and expensive as capital. I think you see this clearly enough, for you will apprehend at once that if the banker acquire gold, silver, or any form of government money, he is obliged to give a full equivalent value in exchange for it, or if he secures his own notes, prior to issuing them, he has tied up in that investment an equal sum of loanable capital. If on the other hand, he issues his own notes without this pledge of security, he has not thereby made any investment of capital. He has put afloat for a time an instrument of credit, which, if properly recognized, is as efficient to perform all the

functions of money in exchange of goods, and in payment of debts and wages, as is money itself. Like the credit upon the banker's books, availed of by checks and drafts, the bank note is an economizer in the use of capital. Indeed the bank note is in essence the check or draft of the banker upon himself, payable on demand to the holder thereof.

I might with some propriety end here. I think I have succeeded in showing you the economic difference between our system of bank-note issue and that in vogue in other countries, where the banker's credit is made available to the borrower, as he may elect, either by an open credit on the banker's books, or by his notes of hand. If you have followed my talk thus far with an understanding interest, there are several questions which you would naturally desire to ask, and which ought to be answered. Let me anticipate some of these, and leave the others to you to ask, should there be other questions on your mind.

First—For thirty-six years our business community has been denied the use of the credit currency described. What has been the economic loss to the community?

It is impossible to measure the loss in dollars. It can be truly said, however, that the borrowing class has paid a larger rate of interest as a consequence of our system, and will continue to do so while the system lasts.

Second—Has not our system, which requires the deposit of United States bonds as security to circulation, been helpful to the public credit and resulted in a lower rate of interest cost to the government on its debt obligations? The answer to this question must be in the affirmative.

Third—Has not also the issue of paper money by the Government, bearing no interest at all, yet absorbing very fully the field of circulation, been a great economic saving to all the people? The answer to this question would have to be also in the probable affirmative, and yet, when we consider the actual money carried by the Treasury to guard the government notes, the periods of stress and sacrifice occasionally made necessary, the amount of saving will be greatly reduced. And if, further, we take note of the severe perturbations in business affairs, resulting from doubts as to what the Treasury would or could do, as exigencies in government finances have appeared, the margin of saving would perhaps wholly disappear. But if it were demonstrated that a public saving had been secured in either or both of the ways just considered, it should then be remembered that this saving has been secured at a cost, not to all the people, but at a cost to the borrowers alone, or, through the borrowers, at a cost to those using borrowed credit in the prosecution of commerce and industry. This must be true if it be as I have tried to show, that the average rate of interest has, by reason of our system, been constantly higher to the borrower. Now, it has never been considered consistent with correct principles of taxation to tax people in proportion to their debts, but rather in proportion to their property. If, then, the economies to the Treasury have been gained at the expense of the borrowers who prosecute trade and industry, that course has been inconsistent with recognized principles of equity, and no doubt injurious to productivity and exchange

of commodities. It is suggested for your consideration that when the Government buys goods it should pay for them like other people, or if forbearance in payment is desired, it pay for that forbearance as all private corporations and individuals are compelled to do under such circumstances. In that case the cost of forbearance, i. e., interest, would be derived from the sources of general revenue—not imposed by an indirect process upon the private borrower.

Fourth—Admitting for argument's sake that the bank note issued against general assets is a better economic instrument than the one we have, ought not the privilege of such issues, if accorded, be so limited and hedged about by some time of guaranty which would render them safe in the hands of the people? Undoubtedly so. And there is no reason to doubt that these limitations could be imposed, yet leaving sufficient liberty and these guaranties secured. There are many models, both in this country and in other countries, which time and experience have demonstrated to be both effective and safe.

Fifth—Is not the discussion to which we have listened a purely academic discussion? In other words, "Is any change in our currency system at all probable, or even possible, no matter how much to be desired? To this question it must be answered that no immediate change is at all probable, but looking forward to the period of your own business future, some change in our system seems to be inevitable. In the first place, in the absence of extraordinary expenditure for war, the present outstanding public debt ought to be largely reduced, or wholly paid. As this eventuates, the now required form of security for bank-note issues will be lacking, and modifications in present law will be necessary. Again, if I may express a direct opinion, it will come to be perceived, as time passes, that the Government is not and cannot be well prepared to deal with a large mass of floating debt payable on demand. The obligation to maintain parity between our nearly $600,000,000 of silver money and gold, adds to the complication, and the lawmakers representing the people will be glad to diminish the present great responsibility. It will be further seen, as time goes on, that a true paper money unites in itself two qualities. It is a medium of exchange, and it is a convenient and useful instrument by which credit may be extended. Government paper money, like gold or silver, may be equally a good medium of exchange; but all alike they lack the quality of being instruments of credit. The banker who loans his notes, lends his credit. The banker who lends greenbacks, gold or silver, lends his capital, or that which is as expensive for him to acquire as is capital.

## *RUMORS OF RUSSIAN LOANS.*

Rumors have been current of negotiations by the Russian government of a loan for $50,000,000 in this country and of an equal amount in Paris. It is said that French bankers, to whom application was made for a loan for $100,000,000, have agreed that if half the amount can be placed in New York the remainder will be taken in Paris.

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## BRAZILIAN PANIC AVERTED.

A business panic in Brazil has barely been averted by the prompt action of the congress in coming to the assistance of the Banca de Republica do Brazil, an institution which, though no longer as formerly under state control, is regarded as having a moral if not a legal claim on the Brazilian government. Recently, taking advantage of a provision of its charter, this bank stamped all checks presented to it "payable in sixty days." This action caused a storm of protest from depositors, and the president and directors of the bank resigned. An investigation, which followed, developed the fact that the debenture bonds, etc., held by the bank to meet tne $20,000,000 capitalization, were not worth more than half that amount, and that no cash was available to meet demands.

The government being one of the principal creditors of the bank, the Minister of Finance took the responsibility of placing the institution in charge of a young man who held the position of managing director of the German Bank in Rio de Janeiro. This gentleman had been known as one of the most daring operators on change, but is regarded as a man of great ability. However, his selection aroused great indignation, particularly among those Brazilians—a very large class—whose prejudice against all foreigners is intense. Despite the vigorous protest from all sides against confiding the interests of the most important bank in Brazil to an alien, the government persisted in the course upon which it had started, and proceeded to shape legislation in such a manner as to bridge over the crisis. An emergency law was rushed through congress and signed by the president, intending to relieve the bank.

By this law the government is authorized to deposit with the bank $5,000,000 for exchange operations. This amount is to be held in London, outside and independent of the funding loan. For the purpose only of paying creditors, an issue of bonds not to exceed $20,000,000 was ordered, at 3 per cent interest per annum, redeemable in five years at the rate of 20 per cent each year.

Special regulations were also provided for the liquidation of the Banco da Republica, all right to apply to forced liquidation by creditors being withdrawn. A deposit of $5,000,000 in current account is to be made for the purpose of discounting bills, this money being intended to relieve the stringency in the business situation.

The by-laws of the bank are so revised that the shareholders will entrust its management to the directors appointed by the government, until the bonds issued and the total of debit accounts with the treasury has been settled.

The threatened failure of this leading bank, with the probability of others being involved, caused a serious decrease in the value of Brazilian securities. However, the price of the milreas for exchange was not much affected, the fall being less than two cents. This firmness of exchange was particularly due to the enormous arrivals of coffee, $2,000,000 worth being received in Santos in three days. An increase of confidence due to the prompt measures inaugurated by the government for relief also helped to ameliorate the condition of the money market, although some alarm still exists in financial circles.

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The Controller of the Currency has authorized the conversion of the Olympia Bank of Olympia, Wash., into the Olympia National Bank, with a capital of $50,000.

### THE TRADE OF THE COUNTRY.

There is ample food for Thanksgiving reflections in some figures which the Treasury Bureau of Statistics has just presented regarding the commerce and affairs of the United States in the closing months of the year 1900 as compared with conditions at the corresponding date in preceding years, and comparing prosperity in the United States with that in other countries. While the whole world is prosperous, the United States seems to be especially so. Our exports show an increase of $166,331,178 in the ten months ending with October, 1900, as compared with the corresponding ten months of 1899, and the total for the ten months is practically double what it was in the corresponding months of 1894. This of itself shows a remarkable activity in all lines of production, while the import as well as the export figures indicate that the activity in manufacturing lines, and consequently the increased earnings of the millions engaged in these industries must be very great. A very considerable share of the materials required for use in manufacturing comes from abroad, such, for instance, as india rubber, tin for use in manufacturing tin plate; hemp, jute, sisal, raw silk, cabinet and dyewoods, chemicals, hides and skins and certain grades of wool and cotton; and by measuring the growth in the importation of these articles some idea of the growth in manufacturing may be obtained.

The total importation of materials of this class used in manufacturing during the ten months ending with October, 1900, is $238,257,918, as compared with $214,396,757 in the corresponding months of 1899 and $127,301,945 in the same months of 1894. Turning again to the export side, it is found that the exportation of manufactures alone, amounts, in the nine months ending with September, 1900, to $338,678,243, against $277,502,649 in the corresponding months of 1899 and $145,793,834 in the same months of 1895. Thus the exportation of manufactures has increased nearly 25 per cent in one year and more than doubled in the four years from 1896 to 1900, while the importation of manufacturers' materials has also increased at a rapid rate. Exports of manufactures of iron and steel alone amount to 110 million dollars in round numbers in the ten months ending with October, 1900, against $86,000,000 in the corresponding months of 1899 and $51,000,000 in the corresponding months of 1897, thus having more than doubled in the three years from 1897 to 1900.

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### THE CHINESE SYSTEM OF BANKING.

Charles Denby, in the December Forum, says: The stranger on arriving in China is struck with the apparent inconvenience of the monetary system; but a short residence tends to create an opinion that the system is well adapted to the people, at least in some respects. The financial business of the foreigner is done in either Mexican dollars or in taels, as he prefers, and his bank account is kept in the same way. Drafts on London are in pounds sterling. Ordinary accounts in the stores in Shanghai are kept in Mexican dollars. The commercial business is done mostly in taels. As the price of silver varies every day, the transfer of dollars into pounds, pounds into taels, and taels into Mexicans is bewildering. Usually the tael is worth $1,40 in Mexicans.

Until recently China has resisted all schemes for the establishment of a mint, as understood in western countries. Yet it is said that China coined iron money 2,600 years before Christ, under the reign of Huang Ti. This coin has been replaced by a copper piece called chien, because it originally weighed a mace (one-tenth of a tael). This and lump silver are the only public signs of the value of products and the only instruments of ordinary barter, except some Mexican dollars recently coined. The popular name of this coin is "cash."

The monetary system as affecting silver is arranged on the principle of weight, and the divisions have the same names—taels, mace, candareen, and cash. The computation is decimal. Each cash should weigh, as Williams states, 58 grains Troy, or 3.78 grams; but there are in various localities smaller cash in circulation, and the rate of exchange varies in different parts of the land from 500 to 1,800 for a silver dollar. There are big cash and little cash. The Pekin cash passes 5 for 1 silver cent or 500 for $1. Taking into consideration the immense population of China and the poverty of the people, a good argument may be formulated to sustain the legislator who created "cash." If there was to be but one coin, it had necessarily to be the smallest.

## CANADIAN BANKERS MEET.

The annual meeting of the Canadian Bankers' Association was held in Toronto November 15th. There was a large attendance of men of finance, representing all the banking institutions of Canada. The executive committee's report showed a very successful year. The president gave his annual address, the principal portion of which was devoted to an exhaustive commentary on the proposed establishment of a mint in Canada. He held that the decision had been reached without adequate consideration of the needs and conditions of the country.

The election of officers resulted as follows:

Honorary Presidents—Lord Strathcona, president of the Bank of Montreal; George Hague, general manager of the Merchants' Bank.

President—E. S. Clouston, general manager of the Bank of Montreal.

Vice-Presidents — Thomas McDougall, general manager Quebec Bank; Duncan Coulson, general manager Bank of Toronto; H. Stikeman, general manager Bank of British North America; George Burn, general manager Bank of Ottawa.

Executive Council—B. E. Walker, general manager Bank of Commerce; Thomas Fyshe, general manager Merchants' Bank; D. R. Wilkie, general manager Imperial Bank; T. G. Brough, general manager Dominion Bank; M. J. A. Prendergast, general manager La Banque d'Hochelaga; W. Farewell, general manager Eastern Townships Bank; J. Turnbull, cashier Bank of Hamilton; H. S. Scrathy, general manager Traders' Bank; E. L. Thorne, general manager Bank of Halifax; E. E. Webb, Union Bank; T. Bienvenu, Banque Jacques Cartier; G. P. Reid, Standard Bank; E. T. Pease, Merchants' Bank of Halifax; C. McGill, general manager Ontario Bank.

J. H. Plummer, chairman of the editing committee.

Counsel—Z. A. Lash, Q. C.

Secretary-Treasurer—J. P. T. Knight.

It was decided to hold the next annual meeting in Montreal.

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A. E. Martell & Co., 93 Broad street, Boston, Mass., put up all styles of printed bank forms in duplicating books for using with pen and ink, lead pencil or stylus. They have made a specialty of bank work for years, particularly in pen and ink duplicating books. Send them a sample of any bank form and they will submit price on same and will also mail samples of various forms if desired.


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The Controller of Currency has authorized the Mars National Bank of Mars, Butler county, Pa., to begin business with a capital of $25,000.

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When suffering from depression and exhaustion, either mental or physical, Kitro will be found a great boon, as its invigorating tonic effect diffuses through the entire system. As a promoter of good health and longevity through the digestive organs it has no equal, and containing no drugs whatsoever it may be used with impunity. Kitro is delicious when served with chipped ice or in soda water. It also imparts an elegant fruity flavor to liquors. Kitro is for sale by druggists and fancy grocers. If your dealer does not keep it, send us his name and address with $1, when a bottle of the tonic will be sent to your address express prepaid.

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### COMFORT IN TRAVEL.

That means much to those contemplating a long journey to the East, perhaps to their old New England or New York home. "Comfort in travel" means smooth rails, solid road-bed, elegant equipment, splendid dining car service, and courteous employes. You have a grand view of Niagara Falls if you take a train passing the Falls in daylight, for all trains passing in daylight make a stop of five minutes at Falls View Station.

City Ticket Office, No. 119 Adams Street, L. D. Heusner, General Western Passenger Agent.

O. W. RUGGLES,
General Passenger and Ticket Agent.

# BANKING LEGISLATION AND DECISIONS

COMPILED BY

**Messrs. CRATTY, JARVIS & CLEVELAND of the Chicago Bar.**

FOR THE BENEFIT OF OUR DIRECTORY PATRONS.

ASSIGNMENT—PERSONS ENTITLED—RIGHTS OF ASSIGNEE.

Defendant contracted with B. for the erection of a building on defendant's homestead. G. loaned defendant money, which was used by the latter to pay B. for labor and material furnished by him. Defendant and his wife executed their notes for the sum borrowed, and also executed a contract purporting to create a mechanic's lien on the premises in favor of G. *Held*, that G., not having "furnished labor or material," was not entitled to a mechanic's lien for the sum loaned.

Plaintiff, though a bona fide holder of a note and contract purporting to create a mechanic's lien for money loaned, could stand in no better position than his assignor; and, since the latter was not entitled to a mechanic's lien, plaintiff could not assert one.—First Nat. Bank of Muscogee vs. Campbell, 58 S. W. Rep. (Texas) 628.

BANK CHECK—DEPOSIT FOR COLLECTION—CORRESPONDENT BANK—DEPOSITOR'S AGENT—RESPONSIBILITY FOR NEGLIGENCE—USAGES OF COLLECTION—DEPOSITOR'S KNOWLEDGE—EMPLOYMENT OF FACILITIES—ESTOPPEL.

Where a customer deposits with a bank a third person's check on another bank, and the depositary credits the customer with the amount, which is afterwards drawn by him, and transmits the check for collection to its correspondent bank, using reasonable care and prudence in selecting such correspondent bank as an agent for collection, the latter bank becomes the agent of the depositor, and the depositary is not liable to its customer for any negligence in the correspondent bank by which the amount of the check was lost, but may recover such amount from him.

Where one deposits in bank a check for collection, drawn by a third person on another bank, which, as the depositor knows, is the only one at the place where it is located, and it is the custom of banks, as he also knows, in collecting checks, to transmit them directly to the drawee where no other bank exists at the particular point, such depositor, after thus knowingly availing himself of the collection facilities afforded by the bank, cannot be heard to say that its selection of a correspondent bank, which it knew would forward the check directly to the drawee, was negligence rendering it responsible for the loss of the amount of the check.—Wilson vs. Carlinville Nat. Bank, 58 N. E. Rep. (Ill.) 250.

BANKS—ACTION FOR DEPOSITS—WHO MAY DRAW—ESTOPPEL.

A formal demand is a condition precedent to the maintenance of an action against a banker for a deposit, which must be alleged in the complaint; and the money counts do not aver a demand nor any excuse for not making it, and are insufficient.

Plaintiff sued defendants, bankers, to recover on a deposit, and the defense was payment. The plaintiff testified that she took a draft which had been sent her, and with her husband and J. went to defendants' bank, where J. or her husband handed the draft to the receiving teller, asking that it be deposited to plaintiff's credit; that the teller examined the draft, and handed it back to J., saying that plaintiff must indorse it first, which plaintiff did, returning it to J., who handed it to the teller; and that nothing else occurred. Defendants' teller testified that at the time the account was opened he had all the negotiations with plaintiff's husband, and was not aware that plaintiff was present; that plaintiff's husband deposited the draft to plaintiff's credit, and stated that it would be checked out in his wife's name by him, and that the husband wrote in the record of signatures that of his wife; and that all the money then or thereafter deposited was paid out

on checks signed "B. T., by M. S. T." Held, that it was error to charge, if the jury believed the evidence, to find for defendants, since the question whether plaintiff was estopped by her conduct from disputing her husband's authority to draw on her account was a question of fact for the jury.

Where plaintiff made a deposit of a draft to her credit in a bank under such circumstances that she would be estopped from denying that her husband had authority to sign checks in her name on the fund, she will also be estopped from denying such authority in her husband as to subsequent deposits to her credit, in the absence of any new arrangement with the bank in regard thereto.—Tobias vs. Morris, 28 So. Rep. (Ala.) 517.

BANKS AND BANKING—DEPOSITS—TRUST FUNDS—RIGHTS—DETERMINATION.

Pub. Laws 1899, c. 651, provides that whenever any executor, administrator, guardian, trustee, or any other person, holds any sum of money payable to, or the property of, another, and the person entitled thereto cannot give proper receipt or discharge therefor, and such executor, etc., desires to free himself from further liability therefor, he may pay the same into the registry of the court on a bill in equity stating the circumstances. Complainant bank applied under the statute for a decree to pay a fund deposited with it into the registry of the court, on the ground that it was unable to obtain a proper discharge, etc. *Held*, that the bill would not lie, since the statute was intended to cover only official relations where a trust was created, and did not apply to the ordinary relation of debtor and creditor.—Providence Inst. for Savings vs. Daily, 47 Atl. Rep. (R. I.) 319.

BANKS—LOSS OF DEPOSIT BOOK—BOND OF INDEMNITY—INSTRUCTIONS—BY-LAWS.

Where a deposit book has been destroyed by fire, the depositor's administrator is thereby excused from producing it, and hence requests based on the necessity of presenting the book in order to obtain payment are properly refused.

Where a depositor in a savings bank signs a deposit book assenting to the by-laws then in force, and "to those which may be thereafter made pursuant to the power granted in the third article," providing for further by-laws or alterations of those already made, and that "all such by-laws and alterations shall be equally binding on all depositors as those by them subscribed, after the same shall have been duly made known," a by-law adopted after the deposit was made, and not made or attempted to be made known to the depositor, binds neither the depositor, nor any one representing him, nor his estate.

Where the identity of the depositor with the intestate is admitted by the bank, and the deposit book is shown to have been destroyed in a fire, the administrator cannot be required to furnish a bond of indemnity as a condition of payment by the bank.—Hudson vs. Roxbury Inst. for Savings, 57 N. E. Rep. (Mass.) 1021.

BILLS AND NOTES—ACTION AGAINST INDORSER—FAILURE TO MAKE DEMAND FOR PAYMENT.

In an action against the endorser of indorser of a note, the mere insolvency of the maker is not sufficient reason for failure to present it for payment within a reasonable time.

In an action against the indorser of a note, plaintiff cannot recover where he fails to show that no injury resulted from failure to present it for payment in due time.—O'Neil vs. Meighan, 66 N. Y. Sup. 313.

BILLS AND NOTES—AGENT'S FALSE REPRESENTATIONS — RATIFICATION BY PRINCIPAL—REFUSAL TO SURRENDER NOTE—EVIDENCE—PLEADING.

Where plaintiff's agent falsely represented to defendant that defendant's brother had said it would be advisable to buy certain stock food, which such agent was endeavoring to sell to defendant, and for which defendant gave his note, and soon after so notified the plaintiff, disaffirmed the sale, and demanded a surrender of the note, and refused to accept the food, no action will lie to enforce payment thereof, though no injury is shown to have resulted from such false statement.

Where a payee of a note, which is procured on his agent's false representations made in his presence, refuses to surrender such note on notice of the falsity of such representations, such refusal will amount to such a ratification of the agent's acts and statements as to make evidence of

such acts and statements admissible in an action to enforce payment.

Where a principal brings an action to enforce payment of a note obtained by his agent's false representations, which he ratified, it is sufficient to plead in defense that the fraud was committed by the principal.—Higbee vs. Trumbauer, 83 N. W. Rep. (Ia.) 812.

BILLS AND NOTES—ALTERATION—PLEADING.

A reply merely denying the allegation of the answer that a negotiable note sued on had been materially altered did not raise the issue that the note was so negligently drawn that the alteration could be made without exciting the suspicion of an ordinarily prudent business man, and therefore plaintiff could not rely on that fact to avoid the defense.—Bank of Commerce vs. Halderman 1. 58, S. W. Rep. (Ky.) 587.

BILLS AND NOTES—ASSIGNMENT—DEFENSES ARISING AFTER TRANSFER—BURDEN OF PROOF.

A negotiable note payable to the payee's order was transferred by him to a third person by delivery without indorsement, and such third person assigned it to plaintiff, who sued the maker, under Rev. St. art. 307, providing that any person to whom a negotiable instrument is assigned may sue thereon in his own name, but if he obtained it before its maturity for a valuable consideration, and without notice of any discount or defense against it, he shall allow only just discounts against it. *Held*, that if the note was procured by fraud, and plaintiff showed that such third person paid value for it in good faith before maturity, or if the defense arose after the execution of the note, the burden was on defendant to show that third person had notice of such defense when he acquired the note.—Prouty vs. Musquiz, 58 S. W. Rep. (Tex.) 721.

BILLS AND NOTES—BONA FIDE PURCHASER—NOTICE OF DEFECT—EVIDENCE.

Where plaintiff, before accepting a note from the payee in payment for certain merchandise, inquired how the payee got the note, and he said for merchandise, and plaintiff went to the place of business of the makers and saw no merchandise, but saw they advertised themselves as in the transportation business, plaintiff should not be regarded as a bona fide purchaser for value, on the ground that the fact that makers were engaged in the transportation business was notice that the note could not have been given for merchandise in the regular course of business.

Where, in an action on a note by a corporation, defendant claimed that plaintiff was not a bona fide purchaser for value, in that it had been affected with notice that the note was not made in the regular course of business, it was not necessary that plaintiff should call all its officers to show that they had not received any notice such as contended by defendant, the witness called on behalf of plaintiff to prove the acquisition of the note, having had exclusive charge of the transaction on behalf of plaintiff.—Union Nut & Bolt Co. vs. Doherty, 66 N. Y. Sup. 405.

BILLS AND NOTES—CONDITIONS—ENFORCEMENT—TIME—RIGHT OF ACTION.

The lesser of certain premises gave his note to the lessee, reciting a promise to pay $100 "on or before four years from date," as security for the payment of $100 required to be paid by a lease for five years of even date; the note to become due provided the lessor sold the premises, otherwise to be void. The lease reserved to the lessor the right to sell, and in such case he was to notify the lessee of such sale in the months of February or March, pay him $100, and allow him to remain in possession till the January following. The lessor sold the farm, the deed being subject to the lease. The lease was not terminated and lessee was not disturbed in his possession by reason of such deed. *Held*, that the $100 stipulated to be paid was for the purpose of compensating lessee for loss of possession in case of such sale, and, since he was not dispossessed, the note was void.

A note reciting a promise to pay "on or before four years from date" gives to the maker the privilege of paying at any time before the end of the four years, but does not give the holder a right to enforce collection before that time.—Pagal vs. Nickel, 83 N. W. Rep. (Wis.) 767.

BILLS AND NOTES—CONSIDERATION.

A note executed to secure the release of a claim to a mechanic's lien asserted by the payee was not without consideration, even though the payee may not have had

a valid lien.—Hildebrand vs. Shippen, 58 S. W. Rep. (Ky.) 525.

BILLS AND NOTES—COUNTERCLAIM —BANK STOCK—RESALE—SURRENDER—PAROL EVIDENCE.

In an action upon a promissory note, to which a counterclaim was pleaded, to the effect that the note was given in pursuance of a parol agreement for the sale of certificates of bank stock by plaintiff to defendant, upon the condition that defendant might, at his option, resell them to plaintiff in consideration of the surrender of the note, *held*, that parol testimony of such contract was admissable, and did not tend to change the terms of the note.—Germania Bank vs. Osborne, 83 N. W. Rep. (Minn.) 1084.

BILLS AND NOTES—EVIDENCE—OTHER NOTES SIMILARLY ISSUED—CORPORATIONS—EXECUTION OF NOTES — BY-LAWS — CUSTOM — FRAUD—AGENT'S KNOWLEDGE OF FRAUD—NOTICE TO PRINCIPAL—NAME OF MAKER OF NOTE—ACCIDENTAL OMISSION—RIGHT TO SUPPLY DEFECT—FORGERY OF NAME OF SUBSEQUENT INDORSER.

Where a bona fide holder for value before maturity sued on a note executed by a corporation, evidence of the receiver of the corporation that the cash books of the company contained no entry of any cash received from such notes was properly excluded, since it merely showed a want of consideration, which does not constitute a defense against such a holder.

Where notes sued on were signed by the president and secretary of the defendant corporation in accordance with their custom of doing business, and other notes similarly executed were introduced in evidence, which had been paid by the defendant company, evidence of a by-law of the corporation, which required checks or other instruments for the payment of money to be signed by the president and countersigned by the treasurer, was properly excluded as immaterial.

Where plaintiff received the notes sued on for value, before maturity, from the bank which discounted them, evidence of the bookkeeper of the discounting bank, through whose hands the notes passed, and his discount books, showing when and how such notes were received and discounted, were properly admitted in evidence, as tending to show that the notes were the property of the discounting bank before maturity.

Where B. was president of the defendant corporation which executed the notes involved in the suit, and also cashier of the bank which discounted them, and defendant claimed that the notes were fraudulently issued, an instruction that knowledge of an agent of his own misconduct or fraud on other parties cannot be imputed as notice to his principal was proper.

A note was issued on a blank form and signed, "G., Secretary; B., President"; and made payable to the order of "ourselves," and indorsed, "W. Brewing Co. B., President; G., Secretary"; and the indorsement of the corporation was in the handwriting of its secretary. *Held*, that the note was that of the corporation.

The fact that the name of the subsequent indorser was a forgery did not affect the liability of prior indorsers.

Where notes sued on were executed by the president and secretary of defendant corporation, and the company was in the habit of so issuing notes, though the by-laws provided for another method, an instruction that plaintiff could not recover, because the execution of the notes was unauthorized, was properly refused.

Where there was no evidence of any fraud in the issuance of the notes involved in a suit thereon, instructions as to the legal effect of the fraudulent issuance of a note were properly refused.

Where notes were signed by the president and secretary of the W. Brewing Company, and it was the intention of all the parties that they should be the notes of such company, an instruction that, if the name "W. Brewing Company" was added to the face of the notes by the bank after it had discounted them without the knowledge or ratification of the company, there could be no recovery, was properly refused, since, if the name was omitted by mistake, any holder of the notes had a right to correct it.—Produce Exch. Trust Co. vs. Bieberbach, 58 N. E. Rep. (Mass.) 162.

BILLS AND NOTES—NOTICE TO MAKER—PLEADINGS — CLERICAL ERROR—APPEAL.

A note on which suit was brought contained a promise to pay thirty days after notice was served on the maker. The complaint set out a copy of the note showing that it was dated May 22, 1894, but it

was alleged in the complaint that it was made and delivered May 22, 1898. Notice to pay was given May 2, 1898, and suit commenced June 6, 1898. Held not to show the notice to have been prematurely given, as it will be presumed on appeal that it was a clerical error, which was explained by the evidence.

Where an antedated note containing a provision that it shall be payable on thirty days' notice to the maker is delivered by the latter after a notice to pay has been given him, suit thereon may be brought on the expiration of thirty days from the service of the notice, though the note had not been delivered for that length of time—Raspadori vs. Cresta, 62 Pac. Rep. (Cal.) 218.

BILLS AND NOTES—PLEADING——CORPORATIONS—EXECUTION OF NOTE—AUTHORITY OF PRESIDENT—POWER OF BOARD OF DIRECTORS—SIGNATURE OF NOTE.

In a suit on a note signed "R., President S. & T. Co., R. R. Co.; R., Personally,"—an answer which denied that the note was executed by the defendant corporation was not sufficient to put in issue the genuineness of the actual signatures, since it merely denied the subscription of the instrument by the corporation.

Under a resolution by the directors of a corporation conferring on the president, as the chief executive of the board, the power to incur indebtedness, negotiate loans, to contract, and otherwise act as the agent of the corporation, the president had authority to execute a note which would bind the corporation.

The directors of a business corporation have power, by resolution, to authorize the president of the corporation to execute notes on behalf of the company.

Where the directors of a corporation authorized the president by resolution to incur debts, negotiate loans, and contract for the company, the fact that a by-law of the corporation provided that notes signed by the president and secretary should be binding on the company did not prevent a note signed by the president, without the signature of the secretary, from binding the corporation.

Under a resolution of the directors of a corporation that the president should have power, as the agent and chief executive of the company, to incur debts, negotiate loans and contract for the corporation, a note signed "R., President S. & T. Co. R. R. Co.; R., Personally"—was binding on the corporation.—McCormick vs. Stockton & T. C. R. Co., 62 Pac. Rep. (Cal.) 267.

BILLS AND NOTES—USURY—BONA FIDE HOLDERS.

Under Code, Sec. 2630, declaring that all contracts for the payment of interest on a loan or any contract at a higher rate than 8 per cent per annum cannot be enforced save as to the principal, the fact that the holder of a note purchased the same from the payee at a discount, at a greater rate of interest than 8 per cent per annum, did not deprive him of protection against defenses existing between the maker and payee, on the ground that he was not a bona fide purchaser.

Where, in an action on a note, defendant's plea set up both failure of consideration and that the holder was not a bona fide purchaser, in that he had discounted the note at a usurious rate of interest, the plaintiff was entitled to judgment, where the first defense was made out, but the second was not.—King vs. People's Bank of Mobile, 28 So. Rep. (Ala.) 658.

CHATTEL MORTGAGE — FUTURE CROPS—CERTAINTY—CROPS FOR CURRENT YEAR.

A mortgage given in November, 1896, on crops to be raised to secure a note maturing in October, 1897, is not void for uncertainty, in that it failed to state the year in which such crops are to be raised, as the crop of 1897 was clearly intended.—Hahn vs. Heath, 37 S. E. Rep (N. C.) 63.

CHATTEL MORTGAGES—PRIORITY—NOTICE—PROOF—BURDEN—CREDITORS — ASSIGNMENT — BENEFIT—PREFERENCE.

Where a mortgagee of personal property claimed priority over a prior unrecorded mortgage on the same property, the burden was on him to show that he took his mortgage without notice of such prior mortgage.

A debtor executed mortgages on his stock of goods to secure certain creditors, and two days thereafter made an assignment for the benefit of his creditors. At the time he executed the mortgages, he had no intention of making the assignment. *Held*, that the execution of the mortgages and assignment were not so

connected in point of time, circumstance and intention as to constitute one transaction, and were therefore not void, as being an assignment with preference to certain creditors.—Diemer vs. Guernsey, 83 N. W. Rep. (Iowa) 1047.

CHATTEL MORTGAGES—UNCERTAINTY AS TO AMOUNT—NOTICE TO CREDITORS—SEPARATE WRITINGS CONSTRUED TOGETHER—LIEN AS BETWEEN PARTIES — ASSIGNEE FOR CREDITORS AS PURCHASER FOR VALUE.

A chattel mortgage reciting that it was executed to secure "a certain sum of money" advanced to the mortgagor under a contract entered into on a day named, and that a note was executed therefor, is so uncertain as to amount that it does not, though recorded, operate as constructive notice to purchasers or creditors, but, when read in connection with the contract and note referred to, which were not recorded, but which show the exact amount advanced, it creates a lien as between the parties, and is to be treated as an unrecorded mortgage.

An unrecorded mortgage is valid as against the mortgagor's assignee for the benefit of creditors, any equity enforceable against the assignor being equally enforceable against the assignee.—Cincinnati Leaf Tobacco Warehouse vs. Combs, 58 S. W. Rep. (Ky.) 420.

CORPORATIONS—POWER TO ACT—OATH — STATUTORY CONSTRUCTION—NOTE—ESTOPPEL.

Acts 1883, c. 168, conferring on the Union Bank & Trust Company "shall act as "guardian, executor, trustee, or the committee of a non compos mentis," and which by proper intendment includes the power to act as administrator, is not void, in that a corporation is incapable of taking the oath required by law of an administrator.

Acts 1883, c. 168, providing that the Union Bank & Trust Company "shall have the right and power to accept and execute all trusts of every name and kind, which may be imposed on it with its consent, by any person or corporation, whether the trust be that of guardian, executor, trustee, the committee of a non compos mentis, or any other trust," was evidently intended as a convenience to the public; and the phrase therein, "which may be imposed by any persons or corporations," does not limit its meaning so as to deprive such corporation of the power to act as the administrator of a decedent under an appointment of the county court.

Acts 1883, c. 168, provide that the Union Bank & Trust Company may act as "guardian, executor, trustee, the committee of an estate of a non compos mentis," or in any other trust. Shannon's Code, Sec. 68, provides that the term "executor" embraces an administrator. Though section 68 seems to apply alone to the Code, the courts of this State have decided that such section is to be considered in the construction of all subsequent statutes. *Held*, that the act of 1883 conferred on such corporation the power to act as administrator, not only from the fact that the term "executor" would include an administrator, but the general phrase "any other trust" would properly embrace such a trust.

Where a note was executed to a corporation as administrator of a decedent's estate, the maker thereof was estopped from denying the capacity of such corporation to act as administrator, in an action by it, in its representative character, to enforce payment thereof.—Union Bank & Trust Co. vs. Wright, 58 S. W. Rep. (Tenn.) 755.

EVIDENCE—ACCOUNT STATED.

In an action on an account to recover a certain amount claimed to be due plaintiff on account of moneys deposited in defendant's bank, evidence that book entries in the books of defendant bank were correctly made; that certain notes and checks of plaintiff were returned to him in due course, some in person and some through the mail; that plaintiff made no objection, and challenged note of the notes or checks; that plaintiff received statements of the account between himself and the bank on various occasions, to which he made no objection and offered no correction; and that, after plaintiff ceased to do business with the bank, he received an itemized statement of all his transactions, to which he made no objection for more than three years, is prima facie proof of the execution of the notes and the issuance of the checks by plaintiff, and the books and the notes and checks are properly admitted.—Burraston vs. First Nat. Bank, 62 Pac. Rep. (Utah) 425.

FRAUDULENT CONVEYANCES—MORTGAGES OF CHATTELS AND REALTY —PARTIAL INVALIDITY.

A mortgage of chattels and realty, which is presumptively void as a chattel mortgage as to creditors for failure to record it as such, but which is recorded as a mortgage of realty, is valid as a real estate mortgage against judgment creditors, who obtain their judgments after its record, since the whole not being tainted by any actual fraud, though dual in character and governed by different statutory regulations effecting its validity as against mortgagor's creditors, its several parts are separable.—Chemung Canal Bank vs. Payne, 58 N. E. Rep. (N. Y.) 101.

GUARANTY—NOTICE OF ACCEPTANCE AND ADVANCEMENTS—INSOLVENCY OF PRINCIPAL—DEMAND FOR PAYMENT.

An instrument reciting that, to induce a certain bank to extend credit to a named principal, the signers guaranty to the bank the payment of all indebtedness which may accrue from the principal to the bank within a certain time, not exceeding a certain sum, for which there is no consideration, except the future advances to be made, and which is not signed at the bank's request or in its presence, is an offer of guaranty requiring notice of acceptance by the bank to bind the guarantors.

In an action on a guaranty for the payment of all indebtedness accruing to a bank from a certain principal within a certain time, the principal's insolvency from the making of the guaranty down to the commencement of the suit is sufficient excuse for not giving notice to the guarantors of the advancements, or of the state of the account at the expiration of tne guaranty.

In an action on a guaranty for the payment of all indebtedness accruing to a bank from a certain principal, demand and notice of nonpayment are not essential to a recovery.—German Sav. Bank vs. Drake Roofing Co., 83 N. W. Rep. (Iowa) 960.

GUARDIAN AND WARD—NOTE—ASSIGNMENT OF—ACTION—PARTIES.

Where a note for money due a ward is taken by a guardian in his own name, an assignee of the note may sue thereon in his own name, since the legal title to the note was in the guardian before the transfer, and not in the ward.

Under Ann. Code, Sec. 660, authorizing the assignees of choses in action to sue in their own name if the assignment is in writing, a written assignment of a note taken by a guardian in his own name, but belonging to tne ward, authorizes suit thereon in the name of the assignee.—Jenkins vs. Sherman. 28 So. Rep. (Miss.) 726.

HOMESTEAD—DISPOSITION OF PROCEEDS—RIGHTS OF CREDITORS.

Creditors cannot complain of the debtor's disposition of money adjudged by him in lieu of a homestead.—Huntington Bank vs. Bowers, 58 S. W. Rep. (Ky.) 418.

HUSBAND AND WIFE—BILLS AND NOTES—EQUITY—ESTOPPEL.

Where plaintiff loaned money to a married woman, and took as security therefor her notes payable to her husband, and indorsed by him and others, which notes were void, in that they were a contract between a married woman and her husband, plaintiff might elect to treat the notes as a nullity, and maintain an action against the maker's administrator on the original transaction on the common counts in assumpsit for money lent or for money had and received.

Plaintiff loaned money to a married woman, taking as security therefor her notes made payable to her husband, and indorsed by him and others, and thereafter the maker's administrator set up in his answer to an action to recover the money that the notes were void, as a contract between husband and wife. Plaintiff filed a bill seeking to be relieved from the defense on the ground that the maker, having received the money, was estopped to deny the validity of the notes. There was no allegation in the bill of any fraudulent conduct inducing plaintiff to take the notes. Held, that there was no estoppel on the ground of fraud authorizing relief against the effect of a rule of law rendering void the note of a married woman to her husband.—National Granite Bank vs. Tyndale, 57 N. E. Rep. (Mass.) 1022.

INDEMNITY — SURETYSHIP—FORGERY.

Where defendants agreed with the obligor in a bond of indemnity to plaintiff that they would sign the bond as sure-

ies if G. signed as a surety, and thereafter the obligor exhibited to defendants a bond to which the signature of G. was forged, whereupon defendants signed the bond, and neither defendants nor complainant was aware of the forgery, defendants were not liable, though after default on the bond G. made a payment to complainant.—28 So. Rep. (Ala.) 576.

INSOLVENCY—FIRM ACCOUNT—PURCHASER—FIRM CREDITORS—INDIVIDUAL ESTATE—PARTNER—DIVIDEND.

A member of an insolvent partnership purchased a firm account against another member individually at a public sale of the firm accounts by its assignee in insolvency. The account was allowed against the individual estate of the debtor, and a dividend declared thereon. *Held*, that in the absence of fraud the firm creditors were not entitled to have such dividend applied to the payment of the firm debts as a part of the assets of the member who purchased the account, since, after he had complied with the insolvent laws by turning over his property to the assignee, he was relieved from further liability on the firm debts, and was entitled to purchase the assets the same as any other outside person.—Bank of Woodland vs. Schwab (Sac. 671), 62 Pac. Rep. (Cal.) 520.

INSOLVENT BANK—DEPOSIT—EVIDENCE OF INDEBTEDNESS — CHANGE BY CASHIER'S CHECK—PREFERENCES.

Where a depositor receives from the cashier a check against his deposit, the cashier at the same time marking such sum as paid in the depositor's passbook, it only changes the evidence of the debt arising from the deposit, and does not amount to an assignment by the bank to him of the amount of the check, nor change the nature of the debt, so as to entitle him to a preference over other creditors of the bank at the hands of the receiver, where the check is not paid before the bank's failure.—Clark vs. Chicago Title & Trust Co., 57 N. E. Rep. (Ill.) 1061.

INTEREST—LIABILITY OF COUNTY—OVERDUE COUPONS—ACCEPTANCE OF PRINCIPAL.

Under the law of Illinois, as declared by the Supreme Court, interest is recoverable only when authorized by statute, and the general statutory enactments on the subject do not apply to the State, or to counties, or municipal corporations, unless expressly so provided; hence interest is not recoverable on interest coupons from county bonds after their maturity, where they contain no agreement to pay interest.

Where interest is not stipulated for in an obligation, although it may be recoverable under the statute as damages, it cannot be recovered after acceptance by the creditor of full payment of the principal, and it is immaterial that he accepted the principal under protest.—Graves vs. Saline County, 104 Fed. Rep. 61.

MORTGAGES — DELIVERY — NECESSITY — LIEN — PRIORITY — RECORD—NOTICE—PARTIAL RELEASE.

Where a mortgage is returned to the mortagor after the debt is paid, and he attempts to keep it alive as security for another debt, a redelivery is essential.

Where a recorded mortgage is returned to the mortgagor on payment of the debt, after he has conveyed the premises by a warranty deed, which is recorded, the grantee can avail himself of such payment, as against a third person to whom the mortgage is subsequently delivered by the grantor to secure a pre-existing debt, since such subsequent mortgagee was bound to take notice of the registry of the deed, though it was recorded subsequent to the date of the recording of the mortgage.

Where one to whom land had been conveyed subject to the lien of a mortgage accepted a release of certain lots, which stated that it should not affect the lien on the remainder, he was not estopped from contesting the validity and existence of the mortgage, when the mortgagor attempted to keep it alive and dispose of it after the original debt was paid.—Lanphier vs. Desmond, 58 N. E. Rep. (Ill.) 343.

MORTGAGES—EVIDENCE—STATUTES—INTEREST—USURY.

Where one who had foreclosed a first mortgage agreed with a second mortgagee that if within a certain time, she would pay the first mortgagee—$48,000, the amount of the mortgage debt—the property would be conveyed to her, and thereafter such mortgagee made an arrangement with defendant whereby the amount was paid by defendant on an understand-

ing that deeds taken by him were to be held as security for such advance on behalf of complainant, an agreement by the second mortgagee to pay $10,000 for the loan was void, under Rev. St. 1894, Sec. 7046, declaring an agreement to pay more than 6 per cent per annum void.—Brown vs. Follette, 58 N. E. Rep. (Ind.) 197.

MORTGAGES—FORECLOSURE—COMPLAINT—ATTORNEY'S FEES SECURED BY MORTGAGE — REAL ESTATE—SALE IN PARCELS—PROTECTION OF INTEREST OR EQUITY.

Under Civ Code, § 2924, providing that a transfer of property other than in trust, as security for the performance of another act, shall be deemed a mortgage except in case of personal property accompanied by change of possession, where a complaint on a note and to foreclose a mortgage shows the execution of the note, and that afterwards defendants conveyed to plaintiff certain real estate by deeds containing the declaration that the conveyance was intended as a mortgage to secure the payment of the note in suit, the complaint is sufficient to withstand a demurrer for want of facts.

Where a note contains an agreement to pay attorney's fees, and a deed was executed to secure the payment of the note, it is proper to make the judgment for attorney's fees constituted a part of the note.

Where a decree in foreclosure of a mortgage was in proper form, and directed the sale of real estate in substantial compliance with the statute, if the defendants desired the property sold in separate parcels they should have made application therefor, as required by Code Civ. Proc. § 694.

Where a defendant in a suit to foreclose a mortgage has an interest in the land not covered by the mortgage, or an equity he desires protected, he should present the matter to the court, and on failure to do so, cannot complain of the decree.—County Bank vs. Goldtree, 61 Pac. Rep. (Cal.) 785.

MORTGAGES—FORECLOSURE — DEFICIENCY — GRANTEE ASSUMING MORTGAGE DEBT.

Where a vendee of land subject to a mortgage assumes to pay the mortgage debt, his assumption does not render him liable for a deficiency due on the mortgage after foreclosure, if the vender is not personally liable for the debt, since the assumption is one of indemnity, and there is nothing against which to indemnify.—Eakum vs. Shultz, 47 Atl. Rep. (N. J.) 274.

MORTGAGES—HOMESTEAD—EXEMPTIONS—BONA FIDE PURCHASERS.

Where the owners of land gave a deed thereof to one who had made advances to them, and the premises were redeemed—notes being given for the amount of the advances, and a vendor's lien reserved—the transaction amounted to a mortgage.

A husband and wife gave a deed of their homestead to one who had made advances to them, and the premises were then redeemed, notes being given for the amount of the advances, and a vendor's lien reserved. Thereafter, on foreclosure of the lien, an agreement was made between the debtors and creditors whereby the debtors were to have thirty days in which to secure funds to pay the judgment, and they admitted that the lien was superior to any homestead right. The debtors failing to secure the money, sale was had, whereupon the debtors commenced suit to set aside the judgment; their petition setting up no homestead right. Subsequently the premises were purchased in reliance on the deeds, judgment and agreement, whereupon the debtors amended their petition, making the purchasers parties, and claiming their homestead exemption on the ground that the transaction in which the deeds were given amounted to a mortgage. *Held*, that, since the purchasers were justified in relying on the agreement and record, no homestead exemption could be asserted against them.—Butler vs. Carter, 58 S. W. Rep. (Texas) 632.

MORTGAGES—LIEN — CROPS — OWNERSHIP — FORECLOSURE—RECEIVER—APPOINTMENT.

Under a mortgage of land, "together with * * * the rents, issues and profits thereof," the right of the mortgagor to dispose of the crops growing thereon is not devested by foreclosure proceedings until sale under the decree.—Bank of Woodland vs. Christie et al., 62 Pac. Rep. (Cal.) 400.

NATIONAL BANK — INSOLVENCY — STOCKHOLDERS — JURISDICTION —RECEIVERS.

It is no defense to a stockholder in an insolvent national bank, who is sued by the receiver on his individual liability upon an assessment ordered by the Controller of the Currency, to say that the receiver has unlawfully disposed of such claim, and that the creditors of such claim, and that the creditors of such bank will not receive of the proceeds thereof as much as they are entitled to.

A sale made by a receiver of a national bank under an order of a court of competent jursdiction is a judicial sale, and the approval thereof by the court has the force and effect of a judgment, and such proceedings are not subject to collateral attack.

The United States Circuit Court having jurisdiction over a receiver and questions growing out of the administration of the assets of an insolvent bank, this court will not interfere with such jurisdiction or the carrying out of its orders and judgments.

A receiver has authority to institute proceedings and collect assessments ordered by the Controller of the Currency against stockholders of an insolvent national bank on their individual liability, and satisfaction of a judgment obtained in such proceedings satisfies and obliterates the obligation, regardless of the disposition made of the proceeds of such assessment by the receiver of such national bank.—Schaberg's Estate vs. McDonald, 83 N. W. Rep. (Neb.) 737.

NOTES — MORTGAGES — CONSIDERATION—PAYMENT FOR ANOTHER—INDORSEMENT IN BLANK—FOREIGN EXECUTORS—ACTION BY INDORSEE.

Where defendant conveyed to another a ranch on which there was a mortgage in return for certain lots, and gave the other a vendor's lien note on the lots for the amount of the mortgage on the ranch, it being agreed that if the owner of the ranch should pay the mortgage defendant would pay the note, but that if the defendant paid the mortgage the note should be canceled, and the mortgage on the ranch was foreclosed, and thereafter the defendant paid the mortgagee, and received a deed, such payment, not having been for the use and benefit of defendant's grantee, was no defense to the note.

An indorsement of a note in blank gives the holder an absolute right of action thereon.

Where a foreign executor assigned a note belonging to the estate, the indorsee was entitled to maintain suit in Texas in his own name.—Keller vs. Alexander, 58 S. W. Rep. (Texas) 637.

PAYMENT — RECOVERY — ESTOPPEL.

Plaintiff instructed his bank to remit a certain sum to defendant in payment of land, and defendant, on request of the bank, telegraphed the amount due, which was larger than the plaintiff had authorised the bank to remit. The bank informed the defendant that it had not been able to obtain further instructions from plaintiff, but, to avoid delay, remitted the amount claimed by defendant, "leaving the difference to be adjusted later." *Held*, that the payment was not voluntary, and hence could be recovered as money received.

Plaintiff leased land of defendant for an annual rent, to be paid on January 1st, immediately following the year for which it accrued; plaintiff to have the privilege of buying the property for a certain sum at the termination of the lease. In April of the last year plaintiff informed defendant that he would give him the agreed amount and a proportionate part of the rent for the last year in case he purchased before the close of the year, and that he would give him thirty days' notice of when he would make payment, which defendant accepted if plaintiff would pay 8 per cent interest on the purchase price in case payment was not made in thirty days. On September 21st plaintiff mailed a letter giving notice that he would make payment in thirty days, which defendant denied receiving. In October plaintiff instructed his bank to send defendant the purchase price and ten months' rent. The defendant telegraphed the bank that the rent was due for the whole year, which the bank remitted, and informed defendant that it would leave the difference to be adjusted later. *Held*, that plaintiff was entitled to recover two months' rent from defendant, since it was too late, after plaintiff had raised the money to make the purchase for defendant, to contend that he had never accepted plaintiff's offer to take a proportionate part of the last year's rent.—Carter vs. Riggs, 83 N. W. Rep. (Iowa) 905.

PLEDGE HOLDER—WRONGFUL RETURN OF PLEDGE—LIABILITY TO PLEDGEE.

Under Code Civ. Proc. Sec. 2996, providing that the pledge holder must enforce all the rights of the pledgee unless authorized by him to waive them, a pledgee is entitled to recover from a pledge holder, who wrongfully returns to the pledgor notes deposited with him as collateral security for the pledgor's debt to the pledgee, the value of such notes.—Faulkner vs. First Nat. Bank, 62 Pac. Rep. (Cal.) 463.

PLEDGES—SALE—NOTICE.

Written notice that the property pledged by defendant would be sold by plaintiffs at half past 12 o'clock the next day was deposited in the mail box of the president of the defendant company about the close of business hours the day before the sale, was not received by him until 10 o'clock the next day, and advertisement of the sale was made in an evening newspaper of the same day, and in a morning paper of the day of the sale. Held, that the notice was insufficient to give title to the purchaser at the sale, since it gave defendant no opportunity to redeem the property, or save its equity. —Jacoby vs. S. Jacoby & Co., 103 Fed. Rep. 473.

PLEDGES—SALE OF PROPERTY—BONA FIDE PURCHASER—EQUITIES—KNOWLEDGE OF ATTORNEY—EFFECT.

Where an attorney, by attaching certain stock held in pledge, becomes aware that the pledgor has an interest above that for which it is pledged, and afterwards sells such stock for the pledgee at public sale to the plaintiff in attachment, without notice to the pledgor, such purchaser cannot hold the stock, on being tendered his bid and interest, on the ground that he is a bona fide purchaser, since he is chargeable with the attorney's knowledge of the pledgor's claim.—McCutcheon vs. Dittman, Same vs. Isaacs, 58, N. E. Rep. (N. Y.) 97.

PRESUMPTION — SUFFICIENCY OF EVIDENCE.

Evidence that a depositor who made an undisclosed deposit of money in his own name, in trust for his brother, afterwards stated that he had made a mistake, and would correct it, but the nature of the mistake, and whether it was of law or fact, was not shown, was not sufficient to rebut the presumption that he intended to create an irrevocable trust in favor of the brother at the time when the deposit was made.—Robertson vs. McCarthy, 66 N. Y. Sup. 327.

PRINCIPAL AND AGENT—IMPLIED AUTHORITY — EVIDENCE — SUFFICIENCY—RELIANCE ON OSTENSIBLE AGENCY NEGLIGENCE.

Civ. Code, Sec. 2300, declares that an agency is ostensible when the principal intentionally, or by want of ordinary care, causes a third person to believe another to be his agent who is not really employed by him. Plaintiff sued on drafts drawn on defendant by K., and cashed for him by plaintiff, which defendants repudiated. Defendants had given K. books of blank drafts, on which to draw on them to pay for hogs bought by K. for their account, and for several months K. has been in the habit of drawing for such purchases. Hundreds of such drafts have been drawn, amounting to over $40,000, and had always been honored by the defendants before they received the goods. About a hundred drafts prior to those in suit, signed, "K. Agent," had been cashed by plaintiff for K., all of which had been paid by defendants.

*Held*, that the evidence justified a finding that K. was the ostensible agent of defendants.

Civ. Code, Sec. 2334, declares that a principal is bound by acts of his agent, under merely ostensible authority, only to those who, in good faith or without ordinary negligence, have incurred a liability or parted with value on the faith thereof. Plaintiffs sued on drafts drawn on defendants by K. and cashed by plaintiffs for him, many precisely similar drafts having been cashed by them and paid by defendants. *Held*, that plaintiffs could recover, since, under the circumstances, there was no negligence in cashing the drafts in suit.—Bank of Ukiah vs. Mohr et al. (S. F. 1,550). 66 Pac. Rep. (Cal.) 511.

PRINCIPAL AND AGENT—LIABILITY OF PRINCIPAL FOR TORTS OF AGENT—SCOPE OF AGENCY—EXEMPLARY DAMAGES—DAMAGES—CONVERSION—ATTORNEY'S FEES.

Where it was a part of the regular business of a telegraph company to transmit money-order messages between banks,

such company is liable, both under the general principles of law and under Civ. Code Cal., Sec. 2338, relating to the liability of principals, to a bank for a loss occasioned by its payment, without negligence, of such an order which was forged and transmitted in the usual manner, and through the company's regular agents, by an operator in its employ whose duty it was, under his employment, to transmit such messages. In such case the act of the agent in transmitting the false message, although fraudulent and unauthorized by his principal, was within the apparent scope of his employment, and, if the message had been genuine, would have been within his actual authority, and it was only by reason of his employment that he was enabled to consummate the fraud.

A principal, though liable to make compensation for the willful and fraudulent acts of an agent done within the scope of his employment, cannot be subjected to exemplary or punitive damages on account of such acts.

Under Civ. Code Cal. Sec. 3336, providing that the damages recoverable for wrongful conversion shall include "a fair compensation for the time and money properly expended in pursuit of the property," reasonable attorney's fees properly expended by one in recovering a large part of a sum of money obtained from him through the fraud of another's agent, for which the principal is liable, are recoverable as an element of compensatory damages in an action against the principal.—Bank of Palo Alto vs. Pacific Postal Tel. Cable Co., 103 Fed. Rep. 841.

PRINCIPAL AND SURETY—ACTION FOR CONTRIBUTION BETWEEN CO-SURETIES—EVIDENCE — STATUTE OF FRAUDS—ASSUMPSIT.

Where directors indorse corporate notes with the understanding that the indorsements are joint, and not several, the indorsers between themselves being co-sureties, it is not necessary to entitle one of them to recover in an action for contribution against another, that there was a contract to sign as co-sureties.

In an action by a director of a corporation against another director for contribution for a liability on notes of the corporation jointly signed by them as sureties, parol evidence is admissible to show that the relation between them was that of co-sureties.

Indebitatus assumpsit will lie by one indorser of a note against another for contribution on the contract implied from their relation as co-sureties, though there had been an express agreement to contribute.

In an action by an indorser of a note against another indorser for contribution, a parol agreement as to indorsing the notes is not within the statute of frauds, where it relates to the obligation of the indorsers inter sese, and not to a promise to pay the debt of another.

Indorsers of a note, who pay the entire indebtedness, may jointly sue another indorser to recover his proportion of the sum paid.

Where directors of a corporation indorse its notes, and on its insolvency one of them purchases its assets at a sale in good faith, he will not be required to account for profits made by him out of such purchase in a suit by him against another indorser for contribution for payment of one of the notes.—Weeks vs. Parsons, 58 N. E. Rep. (Mass.) 157.

PRINCIPAL AND SURETY—MORTGAGE SECURITY—SEVERAL NOTES—DEFAULT IN FIRST NOTE—ANSWER—SUFFICIENCY—APPEAL AND ERROR—FRAUD—PROOF.

Defendant was surety on notes secured by a chattel mortgage, to which he was not a party, and which provided that, in case default was made in the payment of any one of the notes, all should become due and payable. The petition, which was filed after default was made in payment of the first note, alleged that all the notes were due and payable, and the answer admitted that by the terms of the mortgage the whole indebtedness was due "as against the maker." *Held*, that the answer did not constitute a denial on the part of the defendant of the allegation that all the notes were due, and that, therefore, he could not raise that question for the first time on appeal.

Evidence that plaintiff's agent told the surety on a note that the maker, who was a son of the surety, would pay the debt, and that the liability would not fall on him, and that the surety was unlearned, and weak physically and mentally, but not so much so as to prevent him from understanding the nature of a surety's liability, was not sufficient to relieve him from his surety obligation on the

ground of fraud since he was not deceived as to any existing fact.—Robinson vs. Larson. 82 N. W. Rep. (Iowa) 900.

PRINCIPAL AND SURETY—NOTICE OF SURETYSHIP—RELEASE OF COLLATERAL.

Where the payee of a note against T. and S. supposed T. to be the real principal, having no knowledge to the contrary, the release by him of collateral deposited by S. to secure the debt did not release T., though he may have been in fact only a surety as between him and S. —Turner vs. Farmers' Bank, 58 S. W. Rep. (Ky.) 695.

PROMISSORY NOTES—DEFENSES—TRANSFER FOR PURPOSE OF SUIT —GUARANTY—ACTION TO ENFORCE—PARTIES.

A transfer of a note after maturity, and without consideration, for the purpose of having the transferee bring an action thereon in Massachusetts, entitled him to maintain such action in the right of his transferror

A contract written upon the back of a negotiable promissory note, as follows: "We hereby guaranty the payment within note," and signed by a stranger to the note at the time of its execution, under the law of Massachusetts constitutes a contract of guaranty, and not of indorsement, and is non-negotiable, an action thereon being maintainable only in the name of the payee of the note.—Edgerly vs. Lawson, 57 N. E. Rep. (Mass.) 1020.

STATUTE OF FRAUDS—GUARANTY—CONSIDERATION — INCIDENTAL BENEFIT.

The payee and guarantor of a note were stockholders in a corporation in which the payee had a controlling interest, and dictated a policy unsatisfactory to the guarantor. The guarantor and maker bought the shares of payee, neither having any interest in the shares of the others. In payment the maker gave his note, guaranteed by the guarantor, but the guaranty failed to show any consideration. *Held*, that the incidental benefit which might accrue to the guarantor by having the payee out of the corporation, and the maker in, did not amount to a new and independent consideration, so as to take the guaranty out of the statute of frauds (Rev. St. 1898, Sec. 2307, subd. 2), declaring that a special promise to answer for the debt of another is void unless in writing and subscribed by the promisor and expressing the consideration.—Commercial National Bank of Appleton vs. Goodrick, 83 N. W. Rep. (Wis.) 766.

SURETY DISCHARGED BY VIOLATION OF CONDITION

A surety is discharged if a condition known to the obligee, upon which the surety agreed to be bound, is not complied with.—Rice vs. Fidelity & Deposit Co., 103 Fed. Rep. 427.

TAXATION — RETROACTIVE STATUTES—CONSTITUTIONALITY — NATIONAL BANKS—DISCRIMINATION — INJUNCTION — RESTRAINING COLLECTION OF TAXES.

A legislature probably cannot constitutionally enact a retroactive law imposing taxes for previous years upon property which was not during such years subject to taxation under any valid law.

St. Ky. Sec. 4077, enacted in 1892, provided for the taxation of the franchises of all corporations for state and local purposes. As applied to national banks, such statute was held invalid by the supreme court of the United States, as in violation of Rev. St. Sec. 5219, which prohibits the taxation of shares of national banks at a greater rate than is imposed on other moneyed capital. By act of March 21, 1900, it was provided that shares of stock of national banks should be assessed and taxes collected thereon in the same manner as real estate, and (section 3) that such banks which had not paid franchise taxes under the prior law should be assessed on their stock thereunder for the years subsequent to 1892. Held, that such retroactive provision could not be upheld as a curative statute, the prior law being void as to national banks, and that it was itself invalid, as in violation of Rev. St. Sec. 5219, being applicable to national banks alone, without any provision for the retroactive taxation of other moneyed capital in the hands of individual citizens, and it being very improbable that the tax thereby imposed was the equivalent of the franchise tax required to be paid by other corporations.

Such provision is also invalid upon the further ground that it imposes double taxation, as applied to a national bank which had accepted and each year paid taxes under the Hewitt act of 1886, which imposed a fixed tax for state purposes upon each share of bank stock, and pro-

vided that any bank which accepted its provisions and paid the tax thereby required should be exempted from all local taxation, notwithstanding a general provision of the new law that credit should be allowed for taxes paid under the Hewitt act; there being no provision either in the act itself, or in the other laws of the state, by which such credit can be enforced or allowed.

A state law taxing national banks by requiring their shares to be listed and assessed, and taxes to be levied thereon in the same manner as real estate, is not the equivalent in law, and prima facie not the equivalent in fact, of a law requiring state banks and other corporations to pay taxes upon a valuation of their franchises, and can only be sustained, under Rev. St. Sec. 5219, by proof showing that in its operation it does not result in discrimination.

A national bank may maintain a suit in equity in behalf of its shareholders to enjoin the collection of taxes upon its shares under a law claimed to be invalid; and, where the validity of the entire tax is contested, the complainant will not be required to pay any part of the tax as a condition to the granting of a preliminary injunction. First Nat. Bank vs. City of Covington, 103 Fed. Rep., 523.

TAXATION—STATE BANKS—DEPOSITS—CERTIFICATES—STOCKHOLDERS—AGREEMENT.

Where State bank stockholders deposited a sum equal to the face value of the stock held at the time of organization, and certificates of deposit were issued to such stockholders, among whom there was an oral agreement that the deposits should not be withdrawn, but in case of a sale of stock, should pass to the purchasers, to whom new certificates of stock should issue, which agreement was observed, and the stockholders' certificates were in terms payable on surrender, and bore an indorsement, "Non-negotiable," such deposits were properly assessed to the bank, under Code, Sec. 1322, providing that shares of stock in State banks shall be taxed to such banks. State Exch. Bank vs. Town of Parkersburg, 83, N. W. Rep. (Ia.) 793.

TRUST—SUBROGATION.

E., having a claim against the firm of H. & B., released it for the note of A., wife of H., and A. received H's note to indemnify her. H. went into insolvency, compromised his debts, and, to carry out the compromise agreement, got a loan of R., turning over his property to him, to sell and reimburse himself, and to pay any balance to H. The claim of A. was proved against the estate, but E. made no proof of claim, and all the proved claims except that of A. were paid. H. gave an order to A. on R. for the balance in his hands, on account of her claim, which was accepted. Till after the discharge in insolvency, all parties treated the note of A. as valid. She then avoided it, as an undertaking on her husband's behalf. Held, that her rights against the fund in the hands of R. were in trust for E., and that he would be subrogated thereto. First National Bank vs. Hunton, 46 Atl. Rep. (N. H.) 1049.

TRUSTS—UNDISCLOSED DEPOSITS—INTENT—WITHDRAWAL OF DEPOSIT.

Where money is deposited in bank in the name of depositor in trust for his brother, but the latter is not notified of such deposit, and the depositor keeps the pass book, the deposit creates an irrevocable trust in favor of the brother, in the absence of proof that such was not the intent of the depositor, which trust cannot be defeated by the depositor afterwards withdrawing the money.

USURY—ASSIGNMENT OF CLAIM—PAYMENT OF USURY UNDER FORM OF ATTORNEY'S FEE.

The assignee of a claim for usury paid may maintain an action thereon without joining the assignor.

An attorney's fee paid to a creditor, in addition to legal interest, as a consideration for forbearance in the collection of a judgment, may be recovered as usury paid.—Fidelity Trust and Safety-Vault Co. vs. Ryan, 58 S. W. Rep. (Ky.) 610.

USURY—PLEADING.

An answer in a suit brought by a national bank which set up that a promissory note on which the plaintiff's action was founded was usurious, because the payee had reserved as interest an amount exceeding the maximum legal rate—the figures showing the precise amount of the alleged usury being distinctly alleged—set forth a good defense, so far as the interest claimed on the note was concerned.—Bates vs. First Nat. Bank, 36 S. E. Rep. (Ga.) 949.

# INFORMATION FOR BOND BUYERS.

ADAMS, N. Y.—Adams has voted to issue $11,000 water bonds.

ADEL, IOWA.—Dallas county is empowered to issue bonds for an $85,000 courthouse.

ALBANY, MO.—The city will issue bonds for construction of water works.

ALLEGHENY, PA.—Allegheny City has voted to increase its bonded indebtedness by $1,100,000.

ASHLEY, OHIO.—It has been voted to issue $3,000 in bonds for building a new addition to the schoolhouse.

AURORA, ILL.—An ordinance has passed authorizing the issue by the city of Aurora of its municipal paving bonds to the amount of $35,000.

AYLMER, ONT.—An election will be held December 17th to vote on the question of issuing $38,000 in bonds for a new water supply.

BEAUMONT, TEX.—This place will issue $115,000 in bonds for water works, sewers, etc.

BEAVER, PA.—The vote in Beaver to increase the bonded indebtedness $27,000 was carried; also to refund the floating debt of $27,000 and to issue bonds for the same bearing 4 per cent interest.

BELLAIRE, OHIO.—The proposition of issuing bonds for the erection of two new schoolhouses at Bellaire carried.

BESSEMER, ALA.—Legislative authority will be asked to authorize Jefferson county to issue $400,000 of bonds for construction of a large sewerage system.

BLOOMINGTON, ILL.—The proposition voted on by McLean county to issue $400,000 4 per cent 4-year bonds to pay for the new courthouse was carried by large majority.

BRADFORD, PA.—Bradford has voted to issue $34,582 fire protection bonds.

BRENHAM, TEX.—The taxpayers of the city of Brenham vote on a proposition to issue $15,000 worth of improvement bonds for the erection of new city hall.

BRONSON, MICH.—This city will advertise for bids for $10,000 5 per cent 10-year schoolhouse bonds.

BRYAN, TEX.—The issue of $6,000 in improvement bonds of Bryan may be placed on the market in the near future.

CADDO, LA.—An issue of $100,000 in bonds is to be made by the Caddo levee district for refunding purposes.

CAMBRIDGE, MASS.—The city council has authorized the issuance of $50,000 in bonds for a new park.

CHAMPAIGN, ILL.—Special improvement bonds in payment for the paving of West Hill street have just been issued.

CHARLEROI, PA.—It has been voted to issue bonds in the sum of $25,000 for the purpose of building a sewer system.

CINCINNATI, OHIO.—The city auditor was directed to issue and sell $100,000 in 3½ per cent bonds of the city of Cincinnati. The bonds will be for $500 each, dated December 1, 1900.

COLUMBIA, MO.—The people of Boone county, Missouri, will vote on the question of issuing $75,000 in bonds.

COLUMBUS, GA.—The city council has adopted the ordinance providing for the issuance of $50,000 of 3½ per cent gold bonds to run thirty years.

COVINGTON, KY.—Mayor Johnson has signed the ordinance passed by the general council providing for the issuing of the $75,000 of 4 per cent bonds for the purpose of erecting an electric light plant.

CRAFTON, PA.—The Crafton school district recently voted to issue $65,000 in bonds for a new schoolhouse.

CUYAHOGA FALLS, OHIO.—Bonds to the amount of $45,000 will be issued for water works improvements.

DALLAS, IOWA.—This city has voted to issue $85,000 courthouse bonds.

DEAL, N. J.—The citizens of this place have voted in favor of $80,000 inland sewer bonds.

DENTON, TEX.—The commissioners have decided to issue $74,000 courthouse refunding bonds, 4 per cent, due in forty years.

DUQUESNE, PA.—Duquesne borough council has passed the ordinance for the issue of $20,000 worth of bridge bonds.

DURHAM, N. C.—This city is to vote on a bond issue for extended and improved sewerage.

EAST GRAND FORKS, MINN.—Bids will be received for the sale of $15,000 electric light and water works bonds of $500 each to bear date December 1, 1900, and to mature twenty years from date of issuance and to draw 5 per cent interest.

EAST HARTFORD, CONN.—This city has voted to sell $200,000 20-year water works bonds.

EL CAMPO, TEX.—The state authorities have approved of an issue of $7,500 in bonds for school purposes by the district of El Campo.

EL PASO, TEX.—The people of El Paso have voted in favor of issuing $75,000 in 5 per cent bonds.

FINDLAY, OHIO.—The people of this city have voted to issue $50,000 in bonds for erecting a new city hall.

FLORENCE, ALA.—The county commissioners have decided to issue $40,000 30 year 5 per cent bonds to pay for the new courthouse. The city contemplates the issue of $40,000 5 per cent bonds for the purpose of building a complete sewer system.

FORT DAVIS, TEX.—Jeff Davis county will issue $30,000 in bonds for refunding purposes.

FRANKLIN, LA.—It has been voted to issue 40-year bonds to the amount of $20,000 for street paving purposes.

FREDERICKSBURG, VA.—The city council has ordered $12,000 4 per cent bonds issued to pay for the new municipal electric light plant.

FULTONVILLE, N. Y.—This city has voted to issue $50,000 in bonds for water works.

GADSDEN, ALA.—A bill has been introduced to authorize the mayor and board of aldermen of the city of Gadsden to issue bonds for an amount not exceeding $100,000.

GOLDSBORO, N. C.—The city will issue bonds for street improvements.

GONZALES, TEX.—The city council has decided to bond the city for $30,000 for street improvement.

GREENSBORO, N. C.—This city has invited bids for $135,000 water works, electric light and street improvement bonds bearing 5 per cent interest and maturing in thirty years.

HAMILTON, OHIO.—The county commissioners have authorized the issue of $15,000 courthouse refunding bonds to be dated December 1, 1900, and bear interest at 4½ per cent.

HARRISBURG, PA.—Bids are invited until December 14th for $32,000 3 per cent twenty-year school bonds.

HAVERHILL, MASS.—This city advertises for bids for $50,000 4 per cent semi-annual twenty-seven year water bonds.

HEPPNER, ORE.—Bids will be received by the treasurer of the city of Heppner for the sale of $4,000 refunding bonds to run for ten years at 5 per cent interest.

HOMER, MICH.—Bids will be received for the purchase of $10,000 4 per cent annual water works bonds.

HOUSTON, TEX.—Harris county will issue bonds for improvements in the near future.

ILION, N. Y.—The city of Ilion has issued $30,000 worth of bonds for the erection of an electric light plant.

JACKSON, TENN.—The city of Jackson will ask for legislative authority to issue $50,000 in 4 per cent bonds for improvements.

JEANNETTE, PA.—Jeannette has voted to issue $12,000 in bonds for street paving.

KEOKUK, IOWA.—The supervisors of Lee county have voted to issue refunding bonds to the amount of $550,000 bearing 3¾ per cent, dating from December 1, 1900, and maturing in twenty years.

KILLINGLY, CONN.—Killingly has authority to issue $125,000 refunding bonds.

LAUDERDALE, ALA.—The commissioners of Lauderdale county are consid-

ering an issue of $40,000 in 5 per cent bonds for improvements.

LAUREL, MISS.—The mayor and board of aldermen will provide for the issuance of municipal bonds to the sum of $30,000 for water works purposes.

LONDON, OHIO.—It has been voted to issue $5,000 worth of bonds for electric light improvements.

LONG BEACH, CAL.—This town is discussing the proposition of voting bonds for $25,000 for a sewer system.

LOS ANGELES, CAL.—The board of education of Los Angeles has asked for a special election for the issuance of $220,000 of bonds to build schoolhouses, etc.

LOUISVILLE, KY.—The city of Louisville has voted in favor of the proposed issue of $500,000 in improvement bonds.

MACON, GA.—An election will be held to decide on the question of issuing $100,000 in bonds for various purposes.

MARIETTA, OHIO.—The citizens of this place are agitating the question of issuing bonds in the sum of $100,000 for the enlarging and improving of the water works.

MARTINSBURG, W. VA.—The city council of Martinsburg has authorized its attorney to prepare a bill authorizing the refunding of Martinsburg city bonds amounting to $70,000 at 4 per cent.

MARYSVILLE, OHIO.—An ordinance has passed providing for the sale of $3,000 worth of city bonds.

MAYFIELD, KY.—This city will take a vote on the issuance of $50,000 in bonds for building brick streets.

MEMPHIS, TENN.—Memphis will sell $250,000 park bonds.

MERCED, CAL.—Bids will be received for the purchase of $40,000 5 per cent annual forty year sewer bonds.

NAPANEE, ONT.—An election will be held in January to vote on the question of issuing $45,000 in bonds for the purchase of water works.

NASHVILLE, TENN.—The city council has adopted a resolution submitting to a vote of the people on December 15 the proposition to issue $1,000,000 bonds for improvements.

NEW BALTIMORE, MICH.—The citizens have voted in favor of bonding the village for electric street lights.

NEWPORT, KY.—The city council of Newport, Ky., has authorized a loan of $11,500 for various purposes.

NEWPORT NEWS, VA.—The city will issue $80,000 of bonds for erection of an engine house and school buildings.

NORWOOD, OHIO.—Bids will be received for the purchase of $2,800 6 per cent sewer bonds.

OAKDALE, CAL.—This city has voted bonds in the sum of $26,000 for the purpose of erecting new grammar school.

OAKLAND, CAL.—The city of Oakland is contemplating issuing $1,000,000 in bonds for municipal improvements.

OCEAN CITY, MD.—The city will issue $15,000 of bonds for construction of water works and sewerage system.

OMAHA, NEB.—At an election held here it was voted to issue $40,000 in bonds for school purposes.

ONEIDA, N. Y.—This city will sell $11,341 in bonds for completing the construction of a sewer system.

OSBORNE, PA.—This city is arranging to issue $10,000 4 per cent 10-19 year serial bonds.

OSWEGO, N. Y.—The city chamberlain and mayor were authorized to issue local improvement bonds to the amount of $1,029.65.

OWENSBORO, KY.—Owensboro has ratified the ordinance authorizing the issuance of $200,000 water works bonds.

PARIS, TEX.—The proposed issue of bonds of the city of Paris for school purposes amounts to $19,500. They may be placed on the market in the near future.

PETERSBURG, VA.—This city has authority to issue $75,000 4 per cent forty-year improvement bonds.

POCATELLO, IDAHO.—Bonds to the amount of $15,000 have been voted to be issued for the purpose of erecting a new courthouse.

PORT AUSTIN, MICH.—The people of Port Austin have voted to issue bonds for $15,000 for the construction of an electric lighting plant and a system of water works.

PORT CLINTON, OHIO.—A resolution has been passed today calling for the issuing of $7,500 in bonds.

PROCTORVILLE, OHIO.—Bids will be received by the village clerk for the purchase of $6,000 of 5 per cent semi-annual twenty year improvement bonds.

RACINE, WIS.—The city council has decided to issue $50,000 worth of paving bonds.

REDFIELD, S. D.—Bids will be received for the purchase of $3,000 in bonds for purpose of sinking an artesian well. The bonds will be of $500 denomination each and will bear 5 per cent interest.

ROCHESTER, PA.—This city has decided to issue $41,000 school bonds.

ROCK ISLAND, ILL.—This city advertises $30,000 water works bonds.

RUSHVILLE, ILL.—The proposition to sell bonds to raise a fund to erect a new $12,000 county jail carried by a large majority.

RUTHERFORD, N. J.—The borough of Rutherford is to bond iself for $8,800.

SALT LAKE CITY, UTAH.—The city of Salt Lake proposes issuing $70,000 refunding bonds within the next year to bear 3½ per cent interest.

SAN DIEGO, CAL.—The ordinance for a bond issue for $650,000 to purchase city water system has been signed by the mayor of San Diego.

SANTA BARBARA, CAL.—The city council has passed an ordinance for the issuance of high school bonds.

SANTA FE, N. M.—The township of Capitan has voted $12,000 in bonds for the erection of a school building.

SCRANTON, PA.—The city will readvertise for bids for $135,000 worth of sewer bonds.

SHAKOPEE, MINN.—The question of issuing $3,000 additional bonds for an electric light plant carried.

SHERMAN, TEX.—The city will ask the legislature for permission to issue bonds for constructing a sewerage system.

SOLON, IOWA.—This place has voted to issue $4,500 in bonds for water works to be built in the spring.

SOUTH OMAHA, NEB.—An ordinance was passed which provides for the issuance of funding bonds in the sum of $70,500, with interest at rate of 6 per cent per annum. The bonds are to run for ten years.

SYRACUSE, N Y.—An ordinance has been adopted authorizing the issue of city bonds to the amount of $100,000 for the extension of the city water service, the bonds to bear interest at 3½ per cent.

TAYLORVILLE, ILL.—The residents of Christian county have voted to issue $75,000 in bonds to build a new courthouse.

THESSALON, ONT.—The city council of Thessalon has voted to issue $4,878 in bonds for extending the water works.

THOMPSONVILLE, CONN. — Thompsonville will sell $30,000 4 per cent redemption bonds.

TOLEDO, OHIO.—The city auditor will advertise for sale an issue of street improvement bonds amounting to $52,356.14.

TOLEDO, WASH.—Toledo school district has voted a $3,000 issue of school bonds.

TOPEKA, KAS.—The park board has decided to ask the city to vote $50,000 for park purposes at the next general election.

UTICA, N. Y.—This city has voted to issue $165,000 4 per cent thirty-year public library building bonds.

VERSAILLES, OHIO.—This city invites bids for $24,000 5 per cent water and light bonds.

VICKSBURG, MISS.—The city council of Vicksburg has authorized the issuance of $50,000 bonds for building a city hall.

VICTOR, COLO.—On December 28th the taxpayers of Victor will vote on a proposition to issue $350,000 of bonds to refund the city's floating debt and extend the water system.

VINE GROVE, KY.—The town of Vine Grove will issue $2,000 in bonds for improvements.

WABASSO, MINN.—The proposition to bond the town for $1,000 for a water works system for fire protection carried by a large majority.

WATERLOO, IOWA.—Blackhawk county has voted to issue $115,000 courthouse bonds.

WAUKEGAN, ILL.—An ordinance was passed authorizing the city of Waukegan to borrow money for corporate purposes and to issue bonds therefor.

WEBB CITY, MO.—The city of Webb City, Mo., has for sale municipal bonds to the amount of $20,000, dated January 1, 1901, due in twenty years, with a reservation to the city to pay after five years, bearing interest at 5 per cent. For further particular address J. W. Kieff, city clerk.

WELLEVILLE, OHIO.—The citizens of Wellsville are soon to vote on the question of bonding the city for $75,000 for water works improvements and extensions.

WEST PALM BEACH, FLA.—A petition is being circulated asking the town council to call an election for the purpose of issuing $5,000 in bonds for sewer system.

WILLIAMSBURG, MISS.—The board of aldermen of Williamsburg Depot have ordered the issuance of $2,500 of school bonds.

WILLIAMSBURG, VA.—The question of issuing $20,000 in bonds for water works is being considered.

YOUNGSTOWN, OHIO.—At the city council meeting held at this place the bond ordinance for the improvement of Mt. Pleasant street was passed with rules suspended.

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*THE FIRST BANK NOTE.*

In the showcases devoted to exhibits of early printing from Japan and China the British Museum Authorities have just placed an interesting addition—a Chinese bank note, issued during the reign of the Emperor Hung-Wu, A. D. 1368-99. This, says the London Chronicle, is the earliest specimen of a bank note known to exist in any country, and is 300 years earlier than the establishment at Stockholm of the first European bank which issued notes. About eighteen inches in length and half that in width, it is a curious-looking document.

*SHIPPING OF THE UNITED STATES.*

The report of Commissioner of Navigation Chamberlain considers the past fiscal year the most prosperous period known to American shipping for some years. Returns for the current fiscal year promise an even more satisfactory record. For the first time since the Civil War the documented tonnage of the United States exceeds 5,000,000 gross tons. On June 30, 1900, American documented tonnage comprisd 23,333 vessels of 5,164,839 gross tons, an increase of 300,000 tons over the previous fiscal year. Our maximum tonnage was 5,539,813 tons in 1861. Our shipping was then larger than Great Britain's and nearly equalled the British Empire's. British shipping now amounts to 14,261,000 gross tons. American vessels are almost wholly confined to the coasting trade, which employed last year 4,338,145 tons, or more than the total tonnage of Germany and France. Our tonnage in the foreign trade was only 816,795 tons, and carried last year only 9 per cent of our exports and imports. A century ago American shipping registered for foreign trade was 669,921 tons, while this tonnage now in the thirteen original States amounts to 482,907 tons. For serious competition with foreign nations in the ocean-carrying trade we are practically restricted to ninety-seven registered steamships over 1,000 tons, aggregating 260,325 tons. Single foreign steamship corporations own greater tonnage. Japan has eighty-three ocean steamships of over 2,000 tons, aggregating 286,000 tons. Besides these steamships we have 125 registered square-rigged sail vessels over 1,000 tons each for the deep-sea trade. More than half of these are over twenty years old, and as such vessels disappear their places are not supplied by new construction.

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# NOTES OF INTEREST TO BANKERS.

### COINAGE FOR OCTOBER.

Coinage executed at the mints of the United States during October, 1900, was as follows:

| *Denominations.* | *Pieces.* | *Value.* |
|---|---|---|
| Double eagles..... | 256,000 | $5,120,000 |
| Silver dollars..... | 3,002,000 | 3,002,000 |
| Half dollars..... | 1,326,000 | 663,000 |
| Quarter dollars..... | 1,620,000 | 405,000 |
| Dimes ..... | 780,000 | 78,000 |
| Total silver..... | 6,728,000 | $4,148,000 |
| Five-cent nickels.... | 3,680,000 | 184,000 |
| One-cent bronze..... | 5,661,000 | 56,610 |
| Total minor..... | 9,341,000 | $ 240,610 |
| Total coinage..... | 16,325,000 | $9,508,610 |

### RIGHTS IN RESTRICTED CHECK.

A Pacific coast banker asks:

"Where a check is drawn 'payable in silver," has the holder a legal right to demand payment in silver dollars for the amount in excess of the subsidiary coin authorized as legal tender?"

The consensus of opinion among bankers to whom this proposition was submitted is that unless the drawer of the check has some definite understanding with the bank on which the check is drawn, the holder of the check cannot enforce payment in silver against the bank. He might, however, fall back upon the drawer of the check to fulfill the implied contract to pay silver contained in the check. In other words, the drawer of the check cannot delegate to the holder of the check any greater rights as against the bank on which the check is drawn than the drawer himself has.

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The business of the Bank of Monroe of Rochester, N. Y., has been absorbed by the Alliance Bank. The bank now has a capital of $275,000 and total resources of $3,500,000. Hobart F. Atkinson is president; James G. Cutler, first vice-president; Albert O. Fenn, vice-president and cashier, and John P. Palmer, assistant cashier.

General A. C. Barnes, president of the Astor Place Bank, was elected chairman of Group 8 of the New York State Association of Banks, and E. S. Schenck, president of the Hamilton Bank, was chosen secretary. The annual meeting of Group 8, which comprises all the banks in Greater New York, was held in the assembly room of the Clearing-House.

The 107 banks in Mississippi seem to be prosperous. The auditor recapitulates their recent reports, showing an increase in all items except overdrafts and amount due other banks. The number of banks has increased fifteen in a year, the capital shows an increase of $646,584.64, surplus $35,136.47, undivided profits $456,579.69, deposits subject to check $1,217,924.10, time certificate of deposit $184,319.82, and total business $3,336,556.84. The total capital of Mississippi banks is $4,483,096.64, surplus $578,544.35, undivided profits $1,233,045.55, deposits subject to check $10,412,325.07, and time deposits $937,293.61.

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# BANK NOTES.

A new national bank is to be established at St. Michaels, Md.

Whitney, Texas, has a new national bank with $25,000 capital.

The Farmers' Savings Bank has opened for business at Leland, Ill.

A new bank, with $40,000 capital, has been opened at Pesotum, Ill.

T. W. Shepherd has organized a savings bank at Beaumont, Texas.

The Bank of Gilbert of Gilbert, Iowa, has been opened by H. C. Totten.

Baldwin, Ward & Co. will establish a banking business at Seaforth, Minn.

The receivership of the Traders' Bank of Tacoma, Wash., has been closed up.

The Commercial, a new bank in Eureka Springs, Ark., has opened for business.

The State Bank of Elendale, Minn., has incorporated with a capital of $10,000.

A new national bank has been organized with $25,000 capital at Sterling, Colo.

C. E. Bingham is the promoter of a new $25,000 bank proposed for Arlington, Wash.

The Bank of Deer Creek, Okla., has been chartered. The capital stock is $5,000.

The Bank of Waverly of Waverly Station, Va., begins business with $15,000 capital.

The First National Bank of Oakland, Md., has been established with $35,000 capital.

The Detroit Trust Company is to have a capital and surplus combined of $1,000,000.

A new bank is to be started at Litchville, N. D., by H. J. Hagen of Abercrombie.

The Bank of Plymouth, recently organized at Plymouth, N. C., has opened for business.

The Medora State Bank of Medora, Ind., will commence business with $30,000 capital.

The National Bank of Port Deposit, Md., has been opened for business with a capital of $50,000.

Three shares of Chemical National Bank stock sold at $4,000 a share in New York recently.

The Cattlemen's National Bank, with a capital of $30,000, has been organized at Mangum, O. T.

The Sunbury Savings Bank of Sunbury, Iowa, has been incorporated with $15,000 capital.

The First State Bank of Currie, Minn., has opened for business, with H. O. Warner as cashier.

The organization of the First National Bank of Sayre, Pa., with $50,000 capital, has been approved.

The Union Banking and Savings Company has opened two banks for business in Cleveland, Ohio.

The Bank of Hamilton has opened a branch office in Dundalk, Ont., with Mr. Gordon as manager.

A new bank has opened at Elkin, N. C., with R. J. Thurmond as president and T. J. Lillard as cashier.

A savings bank has been incorported at Bradner, Wood county, Ohio, with a cash capital of $25,000.

E. L. Cohn and others have organized the Jefferson County Bank at Fayette, Miss., with a capital of $30,000.

The First State Bank of Wagner, Charles Mix county, S. D., with a capital of $6,000, has been incorporated.

The Grant County Bank, with headquarters at Canyon City, Ore., has been incorporated with $25,000 capital.

The Bank of Chadwick, Ill., will be succeeded by the First National Bank of Chadwick, with the same officers.

An application to organize the First National Bank of Sallisaw, I. T., has been filed by A. B. Dunlap and associates.

Application to organize the First National Bank of Martin Tenn., has been filed by R. C. Whitnell and associates.

The Mt. Olive Bank, recently organized at Mt. Olive, Miss., has been organized to do business with $30,000 capital stock.

The Grand Rapids Banking company of Grand Rapids, Ohio, has begun business with a paid-up capital of $25,000.

The Cuba City Bank has been succeeded by the First National Bank of Cuba City, Wis. It has $25,000 capital stock.

A bank has been organized at Mt. Vernon, Ga., with $25,000 capital stock. J. H. McArthur has been elected president.

The State Bank of Porter, Minn., has been incorporated with a capital of $15,000. J. G. Lund of Porter is its president.

Articles of incorporation have been filed by the Livingston County Bank at Smithland, Ky., with a capital stock of $15,000.

The Controller of the Currency has authorized the National Bank of Melvin, Iowa, to begin business with a capital of $25,000.

The Marlin National Bank of Marlin, Texas, is capitalized at $50,000. R. A. Reed is president, and S. H. Johnson is cashier.

The application for authority to organize the First National Bank of De Leon, Texas, with a capital of $25,000, has been approved.

A certificate has been issued authorizing the First National Bank of Dallas City., Ill., to begin business with a capital of $25,000.

A new bank has been organized at Killbuck, Ohio, to be known as the Killbuck Savings Bank Company. The capital stock is $20,000.

Articles of incorporation of the People's Savings Bank of Grand Mound have been filed in the offices of the Recorder of Clinton county, Iowa.

A new bank, to be called the Walworth Exchange Bank, will be opened at Walworth, Wis., with F. J. Clark, president, and S. H. Bell, cashier.

A bank has been organized at Red Springs, N. C., with $15,000 capital. W. H. McDonald, cashier of the Bank of Enfield was elected president.

The Bank of Cotton Plant, Ark., has been incorporated with $25,000 capital stock. R. R. James is president and R. P. McGregor vice-president.

The Controller's certificate authorizing the Cleveland County National Bank of Norman, Okla., with capital of $40,000, to begin business has been issued.

Application has been filed with the Controller of the Currency for permission to organize the First National Bank of Spring Lake, N. J., with $25,000 capital.

The Farmers' State Bank of Circleville, Jackson county, Kansas, has been chartered by the State Bank Commissioner. The capital stock of the bank will be $5,000.

The First National Bank of Farmville, Va., has been organized with a capital stock of $30,000. Dr. Peter Winston was elected president and A. G. Chapman cashier.

At a meeting of the stockholders of the Bank of Donaldsonville, La., the proposition to increase the capital stock of the institution from $25,000 to $50,000 was adopted.

William Ford, Ferdinand Welch, Jesse I. Gillespie, Ben F. James and Joe E. Baird have incorporated the Rossford Savings Bank of Rossford, Wood county, Ohio. The capital stock is $25,000.

The Security Bank of Defiance, Iowa, has been purchased by L. F. Potter of Harlan and W. H. Freeman of Oakland. The name of the bank will be changed and it wil be known as the Bank of Defiance.

The First National Bank of Dayton, Pa., has been organized wth a capital of $25,000. C. W. Ellenberger was chosen president; D. A. Richey, vice-president; C. R. Marshall, secretary, and A. J. Gourley, cashier.

The Bank of Chattanooga, Tenn., succeeds the private banking firm of Wiehl, Probasco & Co. It is capitalized at $100,000. H. L. Probasco is president; Z. C. Patten, vice-president, and Frank A. Nelson, cashier.

The Controller has approved the application for authority to organize the First National Bank of Ada, I. T., with a capital of $25,000, by A. B. Dunlap, W. J. Smith, U. G. Phippen, E. F. Dunlap and J. A. Sullivan.

The Hereford National Bank of Hereford, Texas, has been authorized by the Controller of the Currency to begin business with $25,000 capital stock. John E. Ferguson is president, and F. J. Clinkinheard, cashier.

The Controller of the Currency has authorized the First National Bank of

Dillonvale, Ohio, to commence business on $25,000 capital, and with the folowing officers: J. M. Henderson, president; W. M. Cattell, cashier.

The Controller of the Currency has declared a final dividend of 6.7 per cent in favor of the creditors of the Vincennes National Bank of Vincennes, Ind., making in all 86.7 per cent on claims proved, amounting to $226,535.10.

The Merchants' Loan and Trust Company of Chicago has taken steps to add safety deposit vaults to its banking establishment at Clark and Adams streets.

A new bank has been opened at Royston, Ga., with H. G. Grey as cashier.

The Controller of the Currency has approved the application of citizens at Boothbay Harbor, Me., for the organization of the First National Bank of Boothbay Harbor, with a capital of $25,000. John A. Maddocks will be the cashier.

The sales of bank stock at public auction and on the New York Stock Exchange during October aggregated 1,265 shares. Although transactions were not as large as a year ago, they were considerably in excess of the sales during August and September of this year.

A certificate of authority to solicit subscriptions to the capital stock of the United States Saving and Security Company of Detroit, Mich., has been granted by Secretary of State Stearns to a number of Detroit men who propose to organize an association with a capital stock of $50,000.

The auditor of public accounts has granted a final certificate of organization to the Dighton-Dilatush Loan Company, located at Monticello, Piatt county, Ill., with capital of $30,000. The following are the officers: John M. Dighton, president; William Dighton, vice-president; Frank V. Dilatush, cashier.

E. Shorrock, J. P. Hartman and Alexander Myers, as trustees, have filed articles incorporating the Northwest Trust and Safe Deposit Company of Seattle, Wash., with a capital stock of $25,000. The organization of the new company is virtually an extension of the business conducted by Mr. Shorrock.

The consolidation of the Atlantic Trust Company and the Bankers' Trust Company, both of New York city, has been fully decided upon by committees of stockholders of both organizations. The location of the Atlantic Trust Company will be in the new Atlantic Mutual building, now in process of erection at Wall and William streets.

The banks of Birmingham, Ala., broke the record in clearings for the month of October. The total sum was $4,182,844.52, as against $3,466,705.01 for the same month of last year. The largest previous month's record is that of March, 1900, when the total reached $3,751,984.91. The record for October is at the rate of $50,000,000 per annum.

The business of the Bank of Montreal is a good indication of the state of the Dominion, and the semi-annual statement, issued recently, shows the largest net earnings on record. The profits for the past half year, after deducting the charges of management and making full provision for all bad and doubtful debts, amount to the sum of $682,903,24, as compared with $658,161.47 for the same period last year, or a gain of $24,741.77. Until last year 1893 had been the high-water mark of the bank's net earnings for the summer half year, but last year it was exceeded by $23,151, and this year exceeded by $47,893.

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# NEW BANKING INTELLIGENCE.

**The following information has been received since the July, 1900, edition of the BANKERS' DIRECTORY and LIST of BANK ATTORNEYS—"BLUE BOOK"—was issued.**

## NEW BANKS.

| STATE. | TOWN AND COUNTY. ▲ County Seats. | NAME OF BANK. § State. † Private. | PRESIDENT AND CASHIER. | PAID-UP CAPITAL | CORRESPONDENTS. |
|---|---|---|---|---|---|
| Alabama | ▲Carrollton (Pickens.) | Bank of Carrollton † | J. S. Hanly<br>George. A. Michael. | $ 25,000 | Western Nat. Bk., N. Y |
| Alaska | Nome | First Bank of Nome † | A. Allardyce, *Cash.* | | |
| Georgia | Hazelhurst (Appling.) | Citizens Bank † | J. G. Pace, *Pres.* | | Chase Nat. Bk., N. Y.; Savan. B. & T. Co., Sav. |
| " | ▲Reidsville (Tattnall.) | Tattnall Bank § | C. W. Brazell<br>B. H. Groover. | 15,000 | |
| " | Rockmart (Polk.) | Rockmart Bank § | Hoke Smith<br>Buell Stark. | 15,000 | |
| Illinois | ▲Carlyle (Clinton.) | First National Bank | F. Schlafly<br>A. Schlafly | 40,000 | Western Nat. Bk., N. Y.; Nat. Bk. Com., St. Louis. |
| " | Sibley (Ford.) | Hamilton & Co. † | W. R. Hamilton<br>W. R. Hamilton, Jr | | First Nat. Bk., Chi. |
| Indiana | Denver (Miami.) | Bank of Denver † | (*William G. Green*) | 10,000 | Am. Tr. & Sav. Bk., Chi |
| " | Medora* (Jackson.) | Medora State Bank § | J. P. McMillan<br>J. D. Durment. | 30,000 | |
| Indian Territory | Chickasha (Chickasaw.) | Citizens National Bank. | B. P. Smith<br>C. T. Erwin. | 50,000 | Hanover Nat. Bk., N. Y.; Nat. Bk. Com., St. Louis. |
| Iowa | Brighton (Washington.) | National Bk. of Brighton | M. C. Terry<br>Frank R. Sage. | 25,000 | |
| " | Brooks* (Adams.) | Bank of Brooks † | G. W. Blazer<br>C. E. Peregrine. | 10,000 | |
| " | Melvin (Osceola.) | First National Bank | Frank Y. Locke<br>E. B. Townsend. | 25,000 | Cont. Nat. Bk., Chi. |
| " | Randolph (Fremont.) | Commercial Bank † | F. Hinsdell, *V-Pres*<br>J. D. Briggs. | | Nat. Bk. Republic, Chi. |
| " | Royal (Clay.) | Citizens Bank † | Ackley Hubbard<br>O. B. Scott. | 5,000 | Bkrs. N. B., Chi.; Citiz. State B., Spencer, Ia. |
| " | Ruthven (Palo Alto.) | First National Bank | M. L. Brown<br>J. H. Thatcher. | 25,000 | Metrop. Nat. Bk., Chi.; Citiz. N. B., Des Moines. |
| Kansas | Burns (Marion.) | Burns State Bank § | J. L. Koeble<br>S. E. Cobb. | 6,000 | Chase Nat. Bk., N. Y.; Nat. Bk. Com., Kan. C. |
| " | Hoisington* (Barton.) | Barton County State Bk § | M. C. Elmore<br>J. H. Hartman. | 10,000 | Nat. Bank of Commerce, Kansas City. |
| " | Ransom (Ness.) | First State Bank § | J. Shellenberger<br>Chas. L. Rogers. | 5,000 | Han. N. B., N. Y.; First N. B., Hutchinson, Kan. |
| " | Reading* (Lyon.) | Reading State Bank § | C. C. Patton<br>F. M. Nelson. | 12,000 | Western N. B., N. Y.; N. B. Com., Kan. City. |
| " | Savonburg (Allen.) | Savonburg State Bank § | O. H. Stewart<br>O. D. Courtney. | 6,000 | Nat. City Bk., N. Y.; Union Nat. Bk., Kan C. |
| Maryland | Stockton* (Worcester.) | Stockton Bank † | (Powell & Taylor).<br>E. H. Taylor. | | Com'l & Sav. Bk., Snow Hill, Md. |
| Minnesota | Biwabix (St. Louis.) | Bank of Biwabix † | C. H. Taylor<br>F. B. Myers. | 7,500 | Nat. Bk. Rep., N. Y.; Am. Ex. Bk., Duluth. |
| " | Currie (Murray.) | First State Bank § | Lorin Cray<br>H. A. Warner. | 12,000 | Imp. & Tr. N. B., N. Y.; N. Citiz. B., Mankato, Minn. |
| " | Lindstrom (Chisago.) | Bank of Lindstrom † | Andrew Jacobson.<br>N. M. Evenson. | 10,000 | Chase Nat. Bk., N. Y.; First Nat. Bk., St. Paul |
| " | Porter (Yellow Medicine) | State Bank of Porter § | J. G. Lund<br>H. A. Anderson. | 15,000 | First Nat. Bk., Chi.; Sec. Bk. of Minn., Min. |
| " | Staples (Todd.) | First National Bank | I. Hazlett<br>John D. Marlin, Jr. | 25,000 | Han. Nat. Bk., N. Y.; First Nat. Bk., Minpls. |
| " | Westbrook* (Cottonwood.) | State Bk. of Westbrook § | J. W. Benson<br>J. A. Pearson. | 25,000 | Chase N. B., N. Y.; First N. B., St. Paul. |
| " | Wilder (Jackson.) | Farmers State Bank § | M. H. Evans<br>F. H. Vail. | 10,000 | Metrop. N. Bk., Chicago; St. Anthony Falls Bk., Minneapolis. |
| Mississippi | Lumberton (Pearl River.) | First National Bank | J. J. White<br>J. S. Love. | 12,500 | Seab. Nat. Bk., N. Y.; Com'l Nat. Bk., Chi. |
| Missouri | ▲Greenville (Wayne.) | Wayne County Bank § | C. A. Bennett<br>E. M. Smith. | 11,250 | Third Nat. Bk., St. Louis. |
| " | Oran* (Scott.) | Bank of Oran § | W. H. Stubblefield, Jr<br>C. M. Wylie. | 15,000 | Am. Ex. Bk., St. Louis. |
| " | Pickering (Nodaway.) | Bank of Pickering † | C. A. Wolfers<br>Howard Wray. | 5,000 | Nat. Bk. Rep., Chi.; St. Jo Stock Yards Bk., So. St. Joe, Mo. |

* New Banking Point.

| State. | Town and County. ▲County Seats. | Name of Bank. § State. † Private. | President and Cashier. | Paid-up Capital | Correspondents. |
|---|---|---|---|---|---|
| Nebraska | Murray* (Cass.) | Murray State Bank § | E. B. Finney<br>R. E. Finney. | $ 5,000 | Chase Nat. Bk., N. Y.; Omaha Nat. Bk., Oma. |
| North Carolina | Kings Mountain (Cleveland.) | Kings Mountain Bank † | F. Dilling<br>L. R. Hagood. | 5,000 | Mercantile N. Bk., N. Y.; 1st N.B., Gastonia, N.C. |
| " | ▲Plymouth (Washington.) | Bank of Plymouth § | W. T. Old<br>Clarence Latham. | 12,500 | |
| Ohio | Alexandria (Licking.) | Alexandria Bank † | H. B. Rusler<br>Wm. A. Ashbrook. | | Western Nat. Bk., N. Y. |
| " | Bethesda (Belmont.) | First National Bank | T. M. Kildow<br>E. F. Barnes. | 25,000 | |
| " | Dillonvale (Jefferson.) | First National Bank | J. M. Henderson<br>W. M. Cattell. | 25,000 | |
| " | East Cleveland (Cuyahoga.) | Windermere Savings & Banking Co. § | George Stone<br>H. H. Ward, *Sec.* | | |
| " | Grand Rapids* (Wood.) | Grand Rapids Bkg. Co. § | R. A. Housley<br>A. Thurston. | 25,000 | |
| " | Loveland (Warren.) | Bank of Loveland † | John E. Bundey<br>B. S. Rathgeber. | 10,000 | Hanover N. B., N. Y.; Ohio Valley N. B., Cin. |
| " | Portage (Wood.) | Munn's Bank † | G. F. Munn<br>G. C. Munn. | 8,000 | Han. N. B., N. Y.; N. B. Com., Toledo, Ohio. |
| Oklahoma Ter. | Ralston (Pawnee.) | Eastern Bank of Oklahoma § | H. E. Thompson<br>E. A. Bullock. | 6,000 | Chase Nat. Bk., N. Y., Stillwater Nat. Bk.; Stillwater, Okla. Ter. |
| Oregon | ▲Canon City (Grant.) | Grant County Bank § | A. P. Goss, *Pres.* | 25,000 | Han. N. B., N. Y.; B. of Sumpter, Sumpter, Ore. |
| Pennsylvania | Oil City (Venango.) | Lamberton Nat. Bank § | R. G. Lamberton<br>C. M. Lamberton. | 100,000 | Scab. Nat. Bk., N. Y.; 4th Nat. Bk., Phil. |
| Rhode Island | Phenix (Kent.) | Phenix Trust Co. § | R. G. Howland<br>George E. Sheldon | 100,000 | Mer. Nat. Bk., Prov.; Nat. Ex. Bk., Bos. |
| South Carolina | Latta* (Marion.) | Merchants & Farmers Bank § | Austin Manning, *Cashier.* | | (*Branch of Marion, South Carolina.*) |
| " | ▲Yorkville (York.) | Loan & Savings Bank § | S. M. McNeel<br>W. P. Harrison. | 33,000 | Han. Nat. Bk., N. Y.; Mer. Nat. Bk., Balt. |
| South Dakota | Letcher (Sanborn.) | Letcher State Bank § | William E. Ryan<br>Guy W. Crawford. | 5,000 | Chase N.B., N. Y.; Com'l Sav. B., Mitchell, S. D. |
| " | Selby* (Walworth.) | Farmers & Merchants' Bank † | (*Balch & Smith*) | 10,000 | State Bank of Chicago; Nat. Bk. Com., Minpls. |
| " | Selby* (Walworth.) | Walworth County State Bank § | L. W. Moody<br>B. A. Amy. | 15,000 | Metrop. N. Bk., Chicago; Aberdeen N.B., Aberd'n |
| " | Wagner (Charles Mix.) | First State Bank § | T. J. Harney<br>Albert Boynton. | 6,000 | Com'l N. B., Chi.; Iowa State N. B., Sioux City. |
| Texas | Aspermont* (Stonewall.) | Aspermont Bank † | (*Harvey & Holcomb*) | 5,000 | Am. N. B., Dallas; First N. B., Stamford. |
| " | Iowa Park (Wichita.) | First National Bank | C. Birk<br>J. M. Whitmore. | 25,000 | Han. Nat. Bk., N. Y.; Am. Nat. Bk., Kan. C. |
| " | Waelder (Gonzales.) | Farmers Bank † | Thomas Sterne<br>Goodwin Sterne. | | Kountze Bros., N. Y.; W. L. Moody & Co., Galv. |
| Washington | Arlington (Snohomish.) | Arlington Bank † | Wm. S. Guy, *Cashier.* | 4,687 | Knauth, Nachod & Kuhne, N. Y.; Dexter, Horton & Co., Seattle. |
| West Virginia | Benwood (Marshall.) | Bank of Benwood § | Wm. H. Snyder<br>H. P. Maxwell. | 25,000 | Han. N. Bk., N. Y.; Bk. of the Ohio Valley, Cin. |
| " | ▲Hinton (Summers.) | First National Bank | Azel Ford<br>W. M. Puckett. | 50,000 | Chase N. B., N. Y.; Mer. N. B., Richmond. |
| Wisconsin | Athens (Marathon.) | Bank of Athens § | A. L. Kreutzer<br>F. A. Strupp. | 15,000 | Cont. N. Bk., Chi.; N. German Am. Bk., Wausau, Wis. |
| " | Oconto Falls (Oconto.) | Bank of Oconto Falls † | T. F. Reynolds, *Cashier.* | | First Nat. Bk., Chi. |
| " | Omro (Winnebago.) | First National Bank | P. A. Wheeler<br>W. P. Wheeler. | 25,000 | Bankers N.B., Chi., Wis. N. B. Mil. |
| Wyoming | Encampment* (Carbon.) | Copper State Bank § | W. C. Henry<br>Samuel R. Neel. | 10,000 | Cont. N. B., Chi.; N. B. Com., Denver. |
| " | Meeteetse (Big Horn.) | Stock Growers Bank † | W. Dean Hays, *Cashier.* | 10,000 | Han. Nat. Bk., N. Y.; Carbon Co. Bk., Red Lodge, Mont. |
| Quebec | Shawinigan Falls (St. Maurice.) | Bank of Ottawa | W. W. Forrest, *Mgr.* | | |

* New Banking Point.

# BANKS REPORTED DISCONTINUED

## Since the July, 1900, edition of the BANKERS' DIRECTORY—

## "BLUE BOOK"—was issued.

| State. | Town and County. ▲ County Seats. | | Name of Bank. § State. † Private. | Remarks. |
|---|---|---|---|---|
| Georgia | Hazelhurst | Appling | J. G. Pace | Reorganized. |
| Illinois | ▲Carlyle | Clinton | State Bank of Carlyle § | Reorganized. |
| " | Lemont | Cook | Lemont State Bank § | Failed. |
| Iowa | Ruthven | Palo Alto | Iowa Savings Bank § | Reorganized. |
| Kansas | Richmond | Franklin | C. E. Putnam † | Liquidating. |
| Minnesota | Staples | Todd | Commercial Bank † | Reorganized. |
| Mississippi | ▲Forest | Scott | Bank of Forest § | Liquidating. |
| Pennsylvania | Oil City | Venango | Lamberton Bank † | Reorganized. |
| Rhode Island | Phenix | Kent | Phenix National Bank | Reorganized. |
| Texas | El Campo | Wharton | El Campo Bank † | Failed. |
| West Virginia | ▲Hinton | Summers | Bank of Hinton § | Reorganized. |
| Wisconsin | Omro | Winnebago | Bank of Omro § | Reorganized. |

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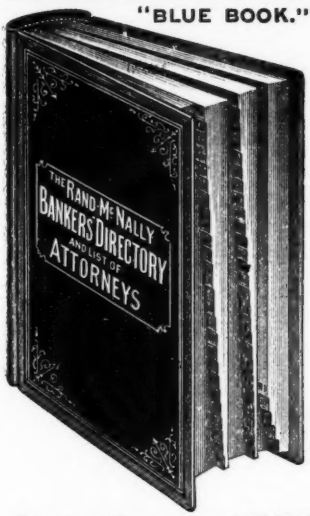


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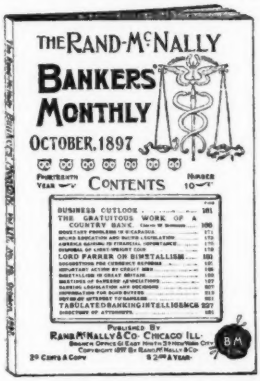


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BETWEEN THE ISSUES OF THE

## BANKERS' DIRECTORY "BLUE BOOK," IN JANUARY AND JULY,

The BANKERS' MONTHLY lists each Month, all of the New Banks, Failures, Re-organizations, Dissolutions, Changes in Titles, Etc.

# REPRESENTATIVE ATTORNEYS

IN THE

# United States and Canada

**Names given in this list may be relied on as being entirely trustworthy and responsible in matters of Commercial Law, Collections, and any Legal Business entrusted to them.**

## ALABAMA.

| Town and County. | Name. |
|---|---|
| ▲Abbeville*† .....Henry | J. G. Cowan. |
| Albertville*† ....Marshall | E. O. McCord. |
| Alexander City*†Talla'sa | P. O. Stevens. |
| ▲Andalusia* .....Covington | Henry Opp. |
| ▲Anniston*†.....Calhoun | WILLETT & BROTHERS. Refer to Anniston and First National Banks. |
| ▲Ashland* .....Clay | Bowie, Dixon & Manning. |
| ▲Ashville*.....St. Clair | Inzer & Greene. |
| ▲Athens*† .....Limestone | W. T. Sanders. |
| Attalla*† .....Etowah | See Gadsden. |
| Bessemer*† .....Jefferson | B. C. Jones. |
| ▲Birmingham*†..Jefferson | B. M. ALLEN. Refers to First National Bank. |
| " ..... " | LEONIDAS C. DICKEY. Refer to Jefferson County Savings Bank, or any bank in Birmingham. |
| " ..... " | GARRETT, UNDERWOOD & THACH, Counsel for Peoples Savings Bank and Tutwiler Coal, Coke & Iron Co. |
| " ..... " | E J. SMYER, Attorney for First National Bank, Birmingham Trust & Savings Co., and Continental Gin Co. |
| Blocton*† .....Bibb | W. H. Logan. |
| ▲Brewton*† ....Escambia | M. A. RABB. |
| Bridgeport*† ....Jackson | J. L. Hackworth. |
| ▲Butler* .....Choctaw | Edward J. Gilder. |
| ▲Camden*† .....Wilcox | Miller & Bonner. |
| ▲Carrollton* .....Pickens | M. L. Stansel. |
| ▲Center* .....Cherokee | Thomas Bradford. |
| ▲Centerville*† .....Bibb | W. W. Lavender. |
| Citronelle*† .....Mobile | See Mobile. |
| ▲Clanton*† .....Chilton | Adams & Martin. |
| ▲Clayton*† .....Barbour | E. P. Thomas. |
| Columbia*† .....Henry | B. F. REID. |
| ▲Columbiana*† ....Shelby | Brown & Leeper. |
| Courtland*† ...Lawrence | See Moulton. |
| Cullman*†.....Cullman | George H. Parker. |
| ▲Dadeville*†...Tallapoosa | T. L. Bulger. |
| ▲Daphne* .....Baldwin | J J. Clemmons. |
| ▲Decatur*† .....Morgan | C. C. HARRIS. |
| Demopolis*† ...Marengo | GESNER WILLIAMS. |
| Dothan*† .....Henry | Espy & Farmer. |
| ▲Double Springs*.Winston | P. H. Newman. |
| ▲Edwardsville*† Cleburne | Merrill & Bridges. |
| ▲Elba*† .....Coffee | Hickman & Riley. |
| Ensley*† .....Jefferson | See Birmingham. |
| Enterprise*† .....Coffee | See Elba. |
| Eufaula*† .....Barbour | A. H. MERRILL. |
| ▲Eutaw*† .....Greene | McQueen & Harwood. |
| ▲Evergreen*† ....Conecuh | Farnham & Crum. |
| Faunsdale*† ....Marengo | R. M. Douglas. |
| ▲Fayette*† .....Fayette | McGuire & Collier. |
| ▲Florence*† ...Lauderdale | SIMPSON & JONES. |
| ▲Fort Payne*† ...De Kalb | L. L. Cochran. |
| Fruithurst*† ...Cleburne | R. L. Blackmarr. |
| ▲Gadsden*† .....Etowah | DORTCH & MARTIN. |
| ▲Geneva*† .....Geneva | M E. Milligan. |
| ▲Greensboro*† .....Hale | Tutwiler & Jones. |
| ▲Greenville*† .....Butler | Richardson & Hamilton. |
| ▲Grove Hill* .....Clarke | Lakeland & Wilson. |
| ▲Guntersville*†..Marshall | J. D. Davis. |
| ▲Hamilton*● .....Marion | B. R. Fite. |
| Hartselle*† .....Morgan | Porter M. Brindley. |
| ▲Hayneville* .....Lowndes | Richardson & Whitten. |
| ▲Huntsville*† ....Madison | ROBERT E. SPRAGINS. |
| Jacksonville*† . Calhoun | S. D. G. Brothers. |
| ▲Jasper*† .....Walker | Coleman & Bankhead. |
| ▲Lafayette*† ...Chambers | E. M. OLIVER. |
| ▲Linden* .....Marengo | W. Cunninghame. |
| ▲Livingston*† .....Sumter | Altman & Brockway. |
| ▲Luverne*† ....Crenshaw | Richardson & Bricken. |
| ▲Marion*† .....Perry | J. H. Stewart. |
| ▲Mobile*† .....Mobile | GREGORY L. & H. T. SMITH. Attorneys for First National Bank. |
| " ..... " | VAUGHAN & GAILLARD. Practice in all courts. Prompt and persistent attention given to collections and all legal business. Reference: First National Bank and Peoples Bank, Mobile. |
| ▲Monroeville* .....Monroe | B. L. Hibbard. |
| Montevallo*† .....Shelby | J. M. Reynolds. |
| ¶▲Montgomery*† .Mont'y | GRAHAM & STEINER. Attorneys for R. G. Dun & Co., Josiah Morris & Co., bankers, and Farley National Bank. |
| ▲Moulton* .....Lawrence | James I. Abercrombie. |
| New Decatur*† ..Morgan | J. C. Eyster. |
| ▲Oneonto*† .....Blount | G. W. Darden. |
| ▲Opelika*† .....Lee | SAMFORD & SON. |
| Oxford*† .....Calhoun | E. H. Hanna. |
| ▲Ozark*† .....Dale | Joseph E. Acker. |
| Piedmont*† .....Calhoun | Cooke & Cooke. |
| Pratt City*● ....Jefferson | J. B. & C. D. Comstock. |
| ▲Prattville*† .... Autauga | C. E. O. TIMMERMAN. |
| Roanoke*† .....Randolph | R. E. Taylor. |
| ▲Rockford* ..... Coosa | John W. Batson. |
| ▲Russellville*† ...Franklin | W. H. KEY. |
| ▲Scottsboro*† ....Jackson | J. E. Brown. |
| ▲Scale*† .....Russell | Boykin & Benton. |
| ▲Selma*† .....Dallas | L. E. JEFFRIES. Attorney for Woolsey Banking House, Central City Loan Assn., Cawthon Cotton Mills, and Estelle Cotton Mills. |
| Sheffield*† .....Colbert | R. H. Wilhoyte. |
| ▲St. Stephens*. Washington | C. C. Kimbrough. |
| Sylacauga*† .. Talladega | See Talladega. |
| ▲Talladega*† ....Talladega | WHITSON & GRAHAM. |
| Thomasville*† .... Clarke | Norman Gunn. |
| ▲Troy*† ..... Pike | W. H. PARKS & SON. |
| ▲Tuscaloosa*† .Tuscaloosa | FOSTER & OLIVER. |
| ▲Tuscumbia*† .....Colbert | Isaac Orme. |
| ▲Tuskegee*† ..... Macon | W. F. Foster. |
| ▲UnionSprings*† .Bullock | JINKS & COPE. |
| Uniontown*† ..... Perry | G. B. Johnston. |
| ▲Vernon* .....Lamar | Nesmith & Nesmith. |
| Vinemont .....Cullman | See Cullman. |
| Warrior*† .....Jefferson | S. C. Davidson. |
| ▲Wedowee* ..... Randolph | R. S. Pate. |
| ▲Wetumpka*† ..... Elmore | W. P. Gaddis. |

## ALASKA.

| | |
|---|---|
| Juneau*● ..... | Lyons & Lyons. |
| Nome ..... | James Keifer. |
| ▲Sitka*● ..... | BURTON E. BENNETT. |
| Skagway● ..... | Church & Day. |

## ARIZONA.

| | |
|---|---|
| Bisbee*† .....Cochise | JOSEPH M. O'CONNELL. |
| ▲Flagstaff*† .....Coconino | E. E. Ellinwood. |
| ▲Florence*† ..... Pinal | W. R. STONE. |
| ▲Globe*† ..... Gila | P. T. Robertson. |
| ▲Holbrook*† ..... Navajo | C. O. Anderson. |
| Jerome*† ..... Yavapai | HEYWARD M. GIBBES. |
| ▲Kingman*† ..... Mohave | J. M. Brown. |
| Mesa*† ..... Maricopa | George W. Woy. |
| ▲Nogales*† ....Santa Cruz | E. Williams. |
| ¶▲Phœnix*† .....Maricopa | L H. CHALMERS. |
| ▲Prescott*† ..... Yavapai | E. M. SANFORD. |
| Safford*† ..... Graham | See Solomonsville. |
| ▲Solomonsville*† ..Graham | Wiley E. Jones. |
| ▲St. Johns* .....Apache | Walter G. Scott. |
| Tempe*† .....Maricopa | W. J. Kingsbury. |
| ▲Tombstone*† .... Cochise | Charles S. Clarke. |
| ▲Tucson*† ..... Pima | OWEN T. ROUSE. |
| Williams*† .... Coconino | C. P. Stivernall. |
| ▲Yuma*† ... Yuma | PETER T. ROBERTSON |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital

| Town and County. | Name. |
|---|---|
| **ARKANSAS.** | |
| ▲Arkadelphia*†..... Clark | BRADLEY & GARRETT. |
| ▲Arkansas City*•†...Desha | F. M. Rogers. |
| Atkins*•†..... Pope | Wilson & Brooks. |
| ▲Augusta*•†.....Woodruff | Stanley & Andrews. |
| ▲Batesville*•†. Indep'dence | JAMES W. BUTLER. |
| Beebe*•†.....White | Moore & Moore. |
| ▲Benton*•†.....Saline | J. W. Westbrook. |
| ▲Bentonville*•†..... Benton | J. A. Rice. |
| ▲Berryville*•.....Carroll | Fancher & Fancher. |
| Blackrock*•†...Lawrence | Z. M. Cypert. |
| Booneville*.....Logan | Ferguson & Barlow. |
| Brinkley*•†.....Monroe | C. F. Greenlee. |
| ▲Camden*•†..... Ouachita | SMEAD & POWELL. |
| ▲Centerpoint*.....Howard | W. D. Lee. |
| ▲Charleston*•.... Franklin | T. A. Pettigrew. |
| ▲Clarendon*•†.....Monroe | A. S. BAYNE. |
| ▲Clarksville*•† ... Johnson | McKennon & Patterson. |
| ▲Clinton*.....Van Buren | S. W. Simpson. |
| ▲Conway*•† ..... Faulkner | S. FRAUENTHAL. |
| ▲Corning*•†..... Clay | G. B. Oliver. |
| Dallas*.....Polk | F. M. Reeves. |
| ▲Danville*.....Yell | Parker & Priddy. |
| ▲Dardanelle*.....Yell | Crownover & Crownover. |
| DeQueen*•†.....Sevier | Collins & Lake. |
| ▲Desarc*.....Prairie | Roberts & Willeford. |
| ▲Devall Bluff*•.....Prairie | McClintock & Langford. |
| ▲DeWitt*•† .....Arkansas | Gibson & Park. |
| ▲El Dorado*•† ..... Union | E. O. MAHONY. |
| England*•†..... Lonoke | N. E. Johnson. |
| ▲Eureka Springs*•† Carroll | GEORGE C. CHRISTIAN. |
| ▲Evening Shade*....Sharp | Davidson & Meeks. |
| ▲Fayetteville*•†. Wash'ton | WALKER & WALKER. |
| Fordyce*•†.....Dallas | R. C. Fuller. |
| ▲Forrest City*•†St. Francis | NORTON & PREWETT. |
| ▲Fort Smith*•† ..Sebastian | T. W. M. BOONE. |
| Gravette*•† .....Benton | W. H. Austin. |
| ▲Greenwood*•†...Sebastian | R. P. Powell. |
| ▲Hamburg* .....Ashley | G. P. GEORGE. |
| ▲Hampton*.....Calhoun | C. L. Poole. |
| ▲Hardy*•†.....Sharp | C. D. Foster. |
| ▲Harrisburg*•† ...Poinsett | J. J. Mardis. |
| ▲Harrison*•.....Boone | Crump & Crump. |
| Hazen*•† .....Prairie | C. S. Proctor. |
| ▲Heber* .....Cleburne | W. L. Thompson. |
| ▲Helena*•†.....Phillips | QUARLES & MOORE. |
| Hope*•†.....Hempstead | JAMES H. McCOLLUM. |
| ▲Hot Springs*•†...Garland | WOOD & HENDERSON. |
| ▲Huntsville*.....Madison | W. T. Brooks. |
| Imboden*•† .....Lawrence | George G. Dent. |
| ▲Jasper* .....Newton | R. T. Briscoe. |
| ▲Jonesboro*•† ..Craighead | J. C. HAWTHORNE. |
| Junction*†.....Union | E. O. Mohoney. |
| Kingsland*•†...Cleveland | See Rison. |
| ▲Lake City*.....Craighead | T. H. CARAWAY. |
| ▲Lake Village*.....Chicot | R. M. Gains. |
| ¶▲Little Rock*•† .. Pulaski | W. E. ATKINSON. Practices in all State and Federal Courts. Collections properly attended to. |
| " ..... " | JOSEPH LOEB. Refers to any bank in Little Rock. |
| " ..... " | ROSE, HEMINGWAY & ROSE. Refer to any bank in city. |
| ▲Lockesburg* ..... Sevier | Collins & Lake. |
| ▲Lonoke*•† .....Lonoke | GEORGE SIBLY. |
| Luxora*.....Mississippi | J. W. Falkner. |
| ▲Magnolia*•† ....Columbia | Stevens & Stevens. |
| ▲Malvern*•†...Hot Springs | M. M. DUFFIE. |
| Mammoth Sp'gs*•†Fulton | C. E. Elmore. |
| ▲Marianna*•† ..... Lee | McCULLOCH & McCULLOCH. |
| ▲Marion*•† .....Crittenden | R. F. Crittenden. |
| ▲Marshall* ..... Searcy | A. Y. Barr. |
| Maynard*.....Randolph | See Pocahontas. |
| ▲Melbourne*.....Izard | J. B. Baker. |
| ▲Mena*•†.....Polk | McPhetridge & Johnson. |
| ▲Monticello*•† ..... Drew | Wells & Williamson. |
| ▲Morrilton*•† .....Conway | C. ARMSTRONG. |
| ▲Mountain Home*..Baxter | M. N. Dyer & Son. |
| ▲Mountainview*.....Stone | B. F. Williamson. |
| Mount Ida*. Montgomery | G. Witt. |
| ▲Murfreesboro* .....Pike | J. C. Pinnix. |
| Nashville*†.....Howard | W. C. Rodgers. |
| ▲New Lewisville*† L'Fay'te | King & Searcy. |
| ▲Newport*•† .....Jackson | JOSEPH M. STAYTON. |
| ▲Osceola* ..... Mississippi | G. W. Thomason. |
| ▲Ozark*•† .....Franklin | W. W. Mansfield. |
| ▲Paragould*•†.....Greene | JOHNSON & LUNA. |
| ▲Paris* .....Logan | Anthony Hall. |
| ▲Perry* .....Perry | James A. Vance. |
| ▲Piggott*•† .....Clay | L. Hunter. |
| ▲Pine Bluff*•†....Jefferson | CRAWFORD & HUDSON. Attorneys for Citizens Bank. |
| ▲Pocahontas* ... Randolph | Witt & Schonover. |
| ▲Powhatan* .....Lawrence | L. B. Poindexter. |
| ▲Prescott*•† .....Nevada | W. V. TOMPKINS. |
| ▲Princeton* .....Dallas | R. H. Dedham. |
| Rector*•† .....Clay | See Piggott. |
| ▲Richmond*... Little River | J. C. Head. |
| ▲Rison*•† ..... Cleveland | W. J. Stanfield. |
| Rogers*•† .....Benton | W. C. ROBERTS. |
| ▲Russellville*•†..... Pope | J. T. BULLOCK. |
| ▲Salem* .....Fulton | Charles A. Phillips. |
| ▲Searcy*•†.....White | John T. Hicks. |
| ▲Sheridan* ..... Grant | W. D. Brouse. |
| Siloam Springs*•†.Benton | T. G. Williams. |
| Springdale*•† Washington | J. L. Long. |
| ▲Star City*.....Lincoln | H. R. Lucas. |
| Stuttgart*•† ....Arkansas | Edward Pettit. |
| ▲Texarkana*•†..... Miller | See Texarkana, Texas. |
| ▲Van Buren*•† .. Crawford | JESSE TURNER. |
| ▲Vanndale*•† .....Cross | O. N. Killough. |
| ▲Varner*•† ..... Lincoln | G. H. Joslyn. |
| Waldo*•† ..... Columbia | See Magnolia. |
| ▲Waldron* .....Scott | John W. Goolsby. |
| ▲Walnut Ridge*•†..Lawr'ce | Phillips & Beakley. |
| ▲Warren*•†.....Bradley | W. R. Quinney. |
| ▲Washington*† Hempstead | David B. Conway. |
| Wittsburg ..... Cross | See Vanndale. |
| Wynne*•† ..... Cross | J. T. Patterson. |
| ▲Yellville*.....Marion | J. C. Floyd. |
| **CALIFORNIA.** | |
| Alameda*•†.....Alameda | E. K. TAYLOR. |
| Alhambra*•..Los Angeles | A. S. Halsted. |
| ▲Alturas* .....Modoc | Goodwin & Stewart. |
| Anaheim*•† .....Orange | Richard Melrose. |
| Antioch*•†..Contra Costa | Hartley & Abbott. |
| Arcata*•..... Humboldt | George W. Hopkins. |
| ▲Auburn*•† .....Placer | J. M. FULWEILER. |
| Azusa*•† ...Los Angeles | W. H. Davies. |
| ▲Bakersfield*•† .....Kern | T. M. McNAMARA. |
| Benicia*•† .....Solano | C. P. Stevens. |
| Berkeley*•†.....Alameda | W. N. WASTE. |
| Biggs*•†.....Butte | F. F. Carnduff. |
| Bodie*•..... Mono | See Bridgeport. |
| ▲Bridgeport*.....Mono | J. E. Goodall. |
| Calistoga*•† .....Napa | See Napa. |
| Cambria*•†...San Luis Ob. | B. H. Franklin. |
| Campbell*•† ..Santa Clara | See San Jose. |
| Cayucos*•† ....San Luis Ob. | See San Luis Obispo. |
| Cedarville* ..... Modoc | See Susanville. |
| Chico*•† ..... Butte | F. C. LUSK. |
| Cloverdale*•† .... Sonoma | H. H. McKoon. |
| Colton*•†.San Bernardino | Thomas D. Hamilton |
| ▲Colusa*•† .....Colusa | U. W. BROWN. |
| Corona* .....Riverside | G. R. Freeman. |
| Covina*•†.....Los Angeles | See Los Angeles. |
| ▲Crescent City*•.Del Norte | Childs & Hart. |
| Dixon*•†.....Solano | A. Manning. |
| Downey*•†...Los Angeles | J. H. Ardis. |
| ▲Downieville*•† .... Sierra | F. R. WEHE. |
| Dutchflat*•† .... Placer | W. P. Snowden. |
| Elsinore*•†..... Riverside | Collier & Evans. |
| Escondido*•† ..San Diego | R. R. Beavers. |
| ▲Eureka*•†.....Humboldt | J. N. GILLETT. |
| ▲Fairfield*•†..... Solano | Coghlan & Harvey. |
| Fallbrook*•†... San Diego | See San Diego. |
| Ferndale*•†....Humboldt | James Smith. |
| Folsom*•† .. Sacramento | See Sacramento. |
| Forest*•†.....Sierra | See Nevada City. |
| Foresthill*•†.....Placer | See Auburn. |
| Fort Bragg*•† Mendocino | See Ukiah. |
| Fort Jones*•† ...Siskiyou | I. A. Reynolds. |
| ▲Fresno*•†..... Fresno | F. E. COOK. |
| Fullerton*•† .....Orange | H. C. Head. |
| Garlock* .....Kern | George W. Fox. |
| Gilroy*•†.....Santa Clara | J. C. Zuck. |
| Gonzales*•†.....Monterey | S. W. Mack. |
| Grass Valley*•†....Nevada | C. W. KITTS. |
| Gridley*•†.....Butte | R. C. Long. |
| Guadalupe*•†.Santa Barb. | See Santa Maria. |
| ▲Hanford*•† .....Kings | J. W. Hudson. |
| Haywards*•† ....Alameda | J. A. Collins. |
| Healdsburg*•† ... Sonoma | J. W. Rose. |
| Hemet*•† ..... Riverside | P. C. Little. |
| ▲Hollister*•† ...San Benito | BRIGGS & HUDNER. |
| Hueneme*•† ....Ventura | T. H. Merry. |
| ▲Independence*•† ....Inyo | P. H. Mack. |
| Ione*•† ..... Amador | See Jackson. |
| ▲Jackson*•† ..... Amador | J. W. Caldwell. |
| ▲Lakeport*•..... Lake | T. B. Bond. |
| Lemoore*•†.....Kings | W. D. Maddin. |
| Livermore*•†.....Alameda | G. W. Langan. |
| Lodi*•† .....San Joaquin | See Stockton. |
| Lompoc*•.Santa Barbara | Fox & Sheridan. |
| Longbeach*•† ..Los Ang's | E. C. Denio. |
| ▲Los Angeles*•†.Los Ang's | CHAS. L. BATCHELLER. Reference: First National Bank. |
| " ..... " | DYER & POTTER. Reference: Citizens Bank. |
| " ..... " | LEON F. MOSS. Reference: First National Bank. |
| Los Gatos*•† .Santa Clara | W. M. Beggs. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| ▲Madera*•† ..... Madera | Francis A. Fee. |
| ▲Mariposa*•† .... Mariposa | J. W. Congdon. |
| ▲Markleeville* ..... Alpine | See Placerville. |
| ▲Martinez*•† Contra Costa | W. S. Tinning. |
| ▲Marysville*•† ..... Yuba | FORBES & DINSMORE. |
| Mendocino*•† Mendocino | M. J. Byrnes. |
| ▲Merced*•† ..... Merced | T. C. LAW. |
| ▲Modesto*•† .... Stanislaus | NEEDHAM & DENNETT. |
| Monrovia*•† Los Angeles | C. E. Slosson. |
| Monterey*•† .... Monterey | S. F. Gell. |
| ▲Napa*•† ..... Napa | JOHN T. YORK. |
| National City*•† San D'go | Hammack & Jerauld. |
| ▲Nevada City*•† .... Nevada | T. FORD. |
| North Ontario*•†SanBern | See Ontario. |
| North San Juan*•†Nevada | See Nevada City. |
| Oakdale*•† ..... Stanislaus | See Modesto. |
| ▲Oakland*•† ..... Alameda | EDWARD A. HOLMAN. Refers to California Bank. |
| Oceanside*•† ... San Diego | See San Diego. |
| Ontario*•†San Bernardino | E. H. Joliffe. |
| Orange*•† ..... Orange | See Santa Ana. |
| Orland*•† ..... Glenn | See Willows. |
| ▲Oroville*•† ..... Butte | John Gale. |
| Oxnard*• ..... Ventura | See Ventura. |
| Pacific Grove*•†Monterey | E. C. Smith. |
| Paloalto*•† ... Santa Clara | Joseph Hutchinson. |
| Pasadena*•† .. Los Angeles | G. A. GIBBS. |
| Paso Robles*•† San L. Ob. | G. & A. Webster. |
| Petaluma*•† ..... Sonoma | HASKELL & DENNY. |
| ▲Placerville*•† .. El Dorado | Irwin & Irwin. |
| Pleasanton*•† ... Alameda | T. W. Harris. |
| Pomona*•† .. Los Angeles | J. A. GALLUP. |
| Portersville*•† ..... Tulare | J. F. Boller. |
| ▲Quincy*•† ..... Plumas | Goodwin & Webb. |
| Randsburg*• ..... Kern | C. H. Wynn. |
| ▲Redbluff*•† ..... Tehama | JOHNSON & CHASE. |
| ▲Redding*•† ..... Shasta | WATSON & BUSH. |
| Redlands*•† San Bern'rd'o | F. C. PRESCOTT. |
| ▲Redwood City*•†S'n M'teo | George C. Ross. |
| ▲Riverside*•† .... Riverside | P. S. CASTLEMAN. |
| ¶▲Sacramento*•† .. Sacra'o | L. T. HATFIELD. |
| ▲Salinas*•† ..... Monterey | G. A. Daugherty. |
| ▲San Andreas*•† Calaveras | F. J. Solinsky. |
| ▲San Bernardino*•†San B'o | OTIS & GREGG. |
| ▲San Diego*•† ... San Diego | A. C. MOUSER. General law practice. Collections. |
| " ..... " | OSCAR A. TRIPPET. Attorney for First National Bank. |
| ▲San Francisco*•† ... San F. | DORN & DORN, Chronicle Bldg. Resident counsel for Chemical National Bank of New York. |
| " ..... " | H. C. SCHAERTZER, 530 California St. Practices in the State and Federal Courts. Refers to local State and Federal Judiciary. |
| San Jacinto*•†. Riverside | T. T. Porteous. |
| ▲San Jose*•† ... Santa Clara | C. L. WITTEN. General law practice. Refers to banks and business houses. |
| San Leandro*•† .. Alameda | John Black. |
| ▲San Luis Obispo*•†S. L. Ob | VENABLE & GOODCHILD. |
| San Mateo*•† .. San Mateo | C. N. Kirkbride. |
| San Miguel*•† .. S. Luis Ob | G. & A. Webster. |
| San Pedro*•† Los Angeles | W. H. Savage. |
| ▲San Rafael*•† ..... Marin | HEPBURN WILKINS. |
| ▲Santa Ana*•† ..... Orange | E. E. Keech. |
| ▲Santa Barbara*•†S'nta B'a | B. F. THOMAS. |
| Santa Clara*•† Santa Clara | D. Henderson. |
| ▲Santa Cruz*•† . Santa Cruz | WILLIAM T. JETER. |
| Santa Maria*•†Santa Bar'a | T. R. Finley. |
| Santa Monica*•†Los Ang's | Tanner & Taft. |
| Santa Paula*•† ... Ventura | See Ventura. |
| ▲Santa Rosa*•† .... Sonoma | J. R. LEPPO. |
| Sebastopol*• ..... Sonoma | James A. Sidger & Son. |
| Selma*•† ..... Fresno | F. E. Shepard. |
| Sonoma*•† ..... Sonoma | R. R. Poppe. |
| ▲Sonora*•† ..... Tuolumne | F. W. STREET. |
| So. Riverside† .. Riverside | See Corona. |
| St. Helena*• ..... Napa | Thomas Watt. |
| ▲Stockton*•† . San Joaquin | JOSHUA B. WEBSTER. |
| Suisun City*•† ..... Solano | George A. Lamont. |
| ▲Susanville*•† ..... Lassen | Goodwin & Goodwin. |
| Sutter Creek*•† . Amador | See Jackson. |
| Tehachapi*•† ..... Kern | See Bakersfield. |
| Templeton*•† .. S. Luis Ob. | See Paso Robles. |
| Tomales*•† ..... Marin | Fred Woodworth. |
| Truckee*•† ..... Nevada | C. F. McGlashan. |
| Tulare*•† ..... Tulare | DAVIS & ALLEN. |
| Tustin*•† ..... Orange | See Santa Ana. |
| ▲Ukiah*•† ..... Mendocino | J. A. Cooper. |
| Vacaville*•† ..... Solano | R. Barcar. |
| Vallejo*•† ..... Solano | L. G. HARRIER. |
| Valleyford*•† .... Sonoma | See Santa Rosa. |
| ▲Ventura*•† ..... Ventura | Blackstock & Ewing. |
| ▲Visalia*•† ..... Tulare | MILLER & HANNAH. |
| Watsonville*•† Santa Cruz | Holbrook & Maher. |
| ▲Weaverville*• .... Trinity | James W. Bartlett. |
| Wheatland*•† ..... Yuba | E. T. Manwell. |
| Whittier*•† .. Los Angeles | WM. M. HIATT. |
| Williams*•† ..... Colusa | See Colusa. |
| ▲Willow*•† ..... Glenn | Frank Mosby. |
| Winters*•† ..... Yolo | Philip Bruton. |
| ▲Woodland*•† ..... Yolo | ARTHUR C. HUSTON. |
| ▲Yreka*•† ..... Siskiyou | Gillis & Tapscott. |
| ▲Yuba City*•† ..... Sutter | M. E. Sanborn. |

## COLORADO.

| Town and County. | Name. |
|---|---|
| ▲Akron*•† .... Washington | August Muntzing. |
| Alamosa*•† ..... Conejos | W. E. Cox. |
| Alma*•† ..... Park | See Fairplay. |
| Amethyst*† ..... Mineral | Albert L. Moses. |
| ▲Aspen*•† ..... Pitkin | R. G. WITHERS. |
| Berthoud*•† ..... Larimer | See Fort Collins. |
| ▲Boulder*•† ..... Boulder | LEWIS S. YOUNG. |
| ▲Breckenridge*•†. Summit | J. W. Swisher. |
| Brighton*•† .... Arapahoe | W. G. Lovelace. |
| Brush*•† ..... Morgan | See Fort Morgan. |
| ▲Buenavista*•† .... Chaffee | G. K. HARTENSTEIN. |
| ▲Burlington*•†. Kit Carson | See Denver. |
| ▲Canon City*•† ... Fremont | WALDO & DAWSON. |
| Carbondale*•† ... Garfield | See Glenwood Springs. |
| ▲Castlerock*•† .... Douglas | A. G. Webster. |
| ▲Central City*•† ..... Gilpin | CHASE WITHROW. |
| ▲Cheyenne Wells*†Chey'ne | C. I. Spere. |
| ▲Colorado Spr'gs*•†El Paso | J. E. McINTYRE. Corporation and mercantile law. |
| ▲Conejos*† ..... Conejos | See Alamosa. |
| ▲Cortez* ..... Montezuma | C. W. Blackmer. |
| Craig* ..... Routt | L. L. Breeze. |
| ▲Creede*•† ..... Mineral | A. L. MOSES. |
| CrestedButte*•†Gunnison | Metzler Bros. |
| ▲Cripplecreek*•† .... Teller | J. MAURICE FINN. |
| ▲Del Norte*•† .. Rio Grande | George P. Wilson. |
| ▲Delta*•† ..... Delta | A. R. King. |
| ¶▲Denver*•† .... Arapahoe | BARTELS & BLOOD, Peoples Bank Bldg. Attorneys for the Colorado National Bank. |
| " ..... " | BICKSLER, McLEAN & BENNETT, Equitable Bldg. Colorado counsel for American Surety Co. of New York. |
| " ..... " | THOS. H. HOOD, Equitable Bldg. Refers to First National Bank. |
| " ..... " | CAESAR A. ROBERTS, Cooper Bldg. Mines and corporations. References: Justices, State Supreme Court. |
| " ..... " | ROGERS, CUTHBERT & ELLIS, Boston Bldg. Denver attorneys for R. G. Dun & Co. |
| " ..... " | STUART D. WALLING. Equitable Building. Attorney for Denver National Bank. |
| " ..... " | WOLCOTT & VAILE. General counsel for the D. & R. G. R. R. |
| Dolores*•† .. Montezuma | See Cortez. |
| ▲Durango*•† ..... La Plata | O. S. Galbreath. |
| Eaton*•† ..... Weld | See Greeley. |
| El Dora* ..... Boulder | B. W. Coleman. |
| ▲Fairplay*•† ..... Park | CHARLES A. WILKIN. |
| Florence*•† .... Fremont | JOHNSON & KILLIAN. |
| ▲Fort Collins*•† .. Larimer | GEORGE W. BAILEY. |
| ▲Fort Morgan*•† .. Morgan | E. E. Williams. |
| Fowler*•† ..... Otero | See La Junta. |
| Garrison† ..... Costilla | See Alamosa. |
| ▲Georgetown*•† Cl'r Creek | J. J. WHITE. |
| Gillett*•† ..... Teller | C. A. Gillete. |
| ▲Glenwood Sp'gs*•†Garf'ld | E. T. TAYLOR. |
| ▲Golden*•† ..... Jefferson | W. A. Dier. |
| Granada*•† ..... Prowers | W. O. Merrill. |
| ▲Grand Junction*•† .. Mesa | SAMUEL G. McMULLIN. |
| ▲Greeley*•† ..... Weld | H. N. HAYNES. |
| ▲Gunnison*•† .... Gunnison | DEXTER T. SAPP. |
| Holly*•† ..... Prowers | J. S. McMurtry. |
| ▲Holyoke*•† ..... Phillips | J. S. Bennett. |
| Hooper*•† ..... Costilla | David M. Cox. |
| Hotchkiss* ..... Delta | Charles L. Pike. |
| ▲Hugo*•† ..... Lincoln | T. J. Edwards. |
| Idaho Spr'gs*•†Cl'r Creek | A. D. BULLIS. |
| Idalia ..... Arapahoe | M. K. Scott. |
| ▲Julesburg*•† ... Sedgwick | E. D. Hamilton. |
| ▲Kiowa* ..... Elbert | See Denver. |
| ▲Lajunta*•† ..... Otero | W. R. GIBSON. |
| ▲Lake City*•† ..... Hinsdale | Brown & Nourse. |
| ▲Lamar*•† ..... Prowers | C. C. Goodale.* |
| ▲Las Animas*•† ..... Bent | A. M. Lambright. |
| ▲Leadville*•† ..... Lake | WILLIAM H. NASH. |
| Littleton*•† ... Arapahoe | See Denver. |
| Longmont*•† ..... Boulder | H. M. MINOR. |
| Loveland*•† ..... Larimer | Lyman Porter. |
| Mancos*•† .... Montezuma | See Cortez. |
| Manzanola*•† ..... Otero | Horace B. Dye. |
| ▲Meeker* ..... Rio Blanca | J. L. Gray. |
| Monte Vista*•†Rio Grande | Jesse Stephenson. |
| ▲Montrose*•† ... Montrose | S. S. Sherman. |
| New Windsor*† ..... Weld | Geo. J. Rowne. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| ▲Ouray*•† .. .....Ouray | STORY & STORY. |
| Pitkin*•† .....Gunnison | See Gunnison |
| ▲Pueblo*•†.....Pueblo | WILLIAM B. VATES. References: Western National Bank and First National Bank. |
| ▲Redcliff*•† .....Eagle | A. R. Brown. |
| ▲Rico*•† .....Dolores | JOHN KNOWLES. |
| Ridgway*•† .....Ouray | See Ouray. |
| Rifle*•† .....Garfield | See Glenwood Springs. |
| Rockyford*•†.....Otero | R. S. Beall. |
| ▲Saguache* .....Saguache | W. E. Cox. |
| Salida*•† .....Chaffee | A. R. MILLER. |
| ▲San Luis*.....Costilla | See Alamosa. |
| ▲Sheridan Lake*•†..Kiowa | J. S. Booher. |
| ▲Silvercliff*†.....Custer | John T. McNeeley. |
| ▲Silverton*•† ....San Juan | EDGAR BUCHANAN. |
| ▲Springfield*†.....Baca | See Trinidad. |
| Steamboat Spr.*.....Routt | J. R. Harding. |
| ▲Sterling*•† .....Logan | SMITH A. BURKE. |
| Stockyards.....Arapahoe | F. C. Goudy. |
| ▲Sulphur Springs* ..Grand | J. N. Pettingill. |
| ▲Telluride*•†...San Miguel | L. C. KINIKIN. |
| ▲Trinidad*•† ..Las Animas | A. C. McCHESNEY. |
| Victor*•† .....Teller | C. E. BRADY. |
| ▲Walsenburg*•†.Huerfano | P. W. Sweeney. |
| Westcliffe* .....Custer | J. G. Schweigert. |
| Windsor•† .....Weld | See Greeley. |
| Wray*•† .....Yuma | See Akron. |
| ▲Yuma*•† .....Yuma | See Akron. |

## CONNECTICUT.

| Town and County. | Name. |
|---|---|
| Andover*•† .....Tolland | M. P. Yoemans. |
| Ansonia*•† ... New Haven | See Derby. |
| Berlin*•† .....Hartford | See New Britain. |
| Bethel*•† .....Fairfield | See Danbury. |
| Bloomfield*•† ...Hartford | See Hartford. |
| Branford*•†..New Haven | Harry W. Doolittle. |
| ▲Bridgeport*•† ...Fairfield | HOLLISTER & KELSEY. Refer to any bank in Bridgeport. |
| Bristol*•† .....Hartford | JOHN WINSLOW. |
| Brookfield*•† ....Fairfield | See Danbury. |
| Brooklyn*•† .....Windham | See Danielson. |
| Bucklands. .....Hartford | See Hartford. |
| Canaan*•† .....Litchfield | J. H. Roraback. |
| Canton•† .....Hartford | See Hartford. |
| Central Village*•†W'dh'm | See Danielson. |
| Chester*•† .....Middlesex | Willcox & Tyler. |
| Clinton*•† .....Middlesex | Charles A. Pelton. |
| Colchester*•† ...New Lon. | E. S. Day. |
| Collinsville*•† ..Hartford | Oliver Case. |
| Cornwall* .....Litchfield | See Litchfield. |
| Cromwell*•† ...Middlesex | See Midd'etown. |
| ▲Danbury*•† .....Fairfield | TWEEDY, SCOTT & WHITTLESEY. |
| Danielson*•† ...Windham | ARTHUR G. BILL. |
| Deepriver*•† ..Middlesex | R. W. Tyler. |
| Derby*•† .....New Haven | WOOSTER, WILLIAMS & GAGER. |
| Durham* .....Middlesex | See Middletown. |
| East Haddam*† ..Mid'sex | Julius Attwood. |
| East Hartford*•†Hartford | See Hartford. |
| East Lyme*•†New London | See New London. |
| Elmwood*• .....Hartford | See Hartford. |
| Enfield*•† .....Hartford | J. W. Thompson. |
| Essex*•† .....Middlesex | James Phelps & Sons. |
| Fairfield*•† .....Fairfield | Bacon Wakeman. |
| Falls Village*•† Litchfield | See Salisbury. |
| Farmington*†...Hartford | See Hartford. |
| Glastonbury*•†..Hartford | See Hartford. |
| Granby*•† .....Hartford | See Hartford. |
| Greenwich*•† ....Fairfield | R. JAY WALSH. |
| Groton*•† ....New London | See New London. |
| Guilford*•† ..New Haven | See New Haven. |
| ▲Haddam*•† ....Middlesex | See Middletown. |
| ¶▲Hartford*•† ... Hartford | HUNGERFORD, HYDE, JOSLYN & GILMAN, 49 Pearl St. Attorneys for Hartford National Bank and R. G. Dun & Co. |
| " ..... " | SPERRY & McLEAN, Aetna Life Bldg. Attorneys for The Aetna Life Insurance Co., The Aetna National Bank, and the United States Bank. |
| Hazardville* ....Hartford | See Thompsonville. |
| Higganum*•† ..Middlesex | G. B. Carlson. |
| Jewett City*•† .New Lon. | See Norwich. |
| Kensington*†...Hartford | See Hartford. |
| Lakeville*•† ....Litchfield | See Salisbury. |
| ▲Litchfield*•†....Litchfield | WOODRUFF & WOODRUFF. |
| Lyme*•†.....New London | See New London. |
| Manchester*•† ..Hartford | See South Manchester. |
| Meriden*•† ...New Haven | CORNELIUS J. DANAHER. |
| ▲Middletown*•† ...Mid'sex | WARNER, WILLCOX & TYLER |
| Milford*•†.....New Haven | George M. Gunn. |
| Moodus*†.....Middlesex | See East Haddam. |
| Mystic*•† ...New London | LEMUEL CLIFT. |
| Naugatuck*•†New Haven | JOHN M. SWEENEY. |
| New Britain*•†..Hartford | B. F. Gaffney. |
| New Canaan*•†..Fairfield | See Stamford. |
| NewHartford*•† Litchf'ld | F. A. Jewell. |
| ▲New Haven*•† .New Hav. | TYLER, INGERSOLL & MORAN, First National Bank Bldg. Attorneys for First National Bank and R. G. Dun & Co. |
| " ..... " | WATROUS & DAY, 153 Church St. Attorneys for City Bank; general law practice; collections. |
| " ..... " | WILLIAM A. WRIGHT. General law and collections. Refers to First National Bank. |
| ▲New London*•†.NewLon. | ALFRED COIT. |
| Newington*†....Hartford | See Hartford. |
| ▲New Milford*•† Litchfield | Frank W. Marsh. |
| Newtown*•†.....Fairfield | Charles H. Northrop. |
| Norfolk*•† .....Litchfield | R. B. Stoeckel |
| North Haven*•†New Hav. | See New Haven. |
| North Manchester†.Hart. | See South Manchester |
| Norwalk*•†.....Fairfield | WARNER & FERRIS. |
| ▲Norwich*•†..New London | EDWIN W. HIGGINS. Refers to any bank in Norwich. |
| Orange*•† ....New Haven | See New Haven. |
| Parkville†.....Hartford | See Hartford. |
| Plainfield*•†....Windham | See Putnam. |
| Plainville*•† ....Hartford | See New Britain. |
| Portland*•† ... Middlesex | John M. Murdoch. |
| ▲Putnam*•† .....Windham | EDGAR M. WARNER. |
| Ridgefield*•† ....Fairfield | See Danbury. |
| Rockville*•†.....Tolland | R. H. BILL. |
| Roxbury*†.....Litchfield | See New Milford. |
| Salem* .....New London | See Norwich. |
| Salisbury*•† ....Litchfield | Warner & Lander. |
| Saybrooke*•† ..Middlesex | See Deep River. |
| Seymour*•† ..New Haven | Clifford J. Atwater. |
| Sharon*† .....Litchfield | See Litchfield. |
| Shelton*•†.....Fairfield | E. L. Staples. |
| Simsbury*•†.....Hartford | See Hartford. |
| Southington*•†.Hartford | Marcus H. Holcomb. |
| So. Manchester*•† ..Hart. | Charles R. Hathaway. |
| •So Norwalk*•†..Fairfield | See Norwalk. |
| Southport*•† ....Fairfield | John H. Perry. |
| South Windsor*•Hartford | See Hartford. |
| Stafford Spr.*•† ..Tolland | J. H. Reed. |
| Stamford*•† .....Fairfield | BENJAMIN LOCKWOOD. |
| Stonington*•†..New Lon. | H. A. Hull. |
| Stratford*•† .....Fairfield | Charles H. Peck. |
| Suffield*•† .....Hartford | Hugh M. Alcorn. |
| Thomaston*•†..Litchfield | F. W. Etheridge. |
| Thompson*•† ..Windham | Charles E. Searles. |
| Thompsonville*•† ..Hart. | C. H. BRISCOE. |
| ▲Tolland*•† .....Tolland | Edwin S. Agard. |
| Torrington*•†...Litchfield | B. E. Higgins. |
| Unionville*•† ...Hartford | George E. Taft. |
| Vernon*•† .....Tolland | See Rockville. |
| Wallingford*•† New Hav. | Leverett M. Hubbard. |
| ▲Waterbury*•† New Haven | TERRY & BRONSON. |
| Watertown*•† ..Litchfield | Charles G. Root. |
| West Cornwall*•†..Litch. | L. A. Sellers. n. |
| Westhaven*•†..New Hav. | See New Haven. |
| Westport* .....Fairfield | See Bridgeport. |
| West Winsted*†..Litchf'd | See Winsted. |
| Wethersfield*•† Hartford | See Hartford. |
| ▲Willimantic*•† ..Windham | GEORGE W. MELONY. |
| Winchester*....Litchfield | See Winsted. |
| ▲Windham*•† ....Windham | See Willimantic. |
| Windsor*•† .....Hartford | See Hartford. |
| Windsor Locks*•† ..Hart. | J. Warren Johnson. |
| ▲Winsted*•† .....Litchfield | WILBUR G. MANCHESTER. |
| Woodbury*†....Litchfield | Huntington & Warner. |
| Woodstock* ....Windham | See Putnam. |
| Yantic*•†....New London | See Norwich. |

## DELAWARE.

| Town and County. | Name. |
|---|---|
| Clayton*•† .....Kent | See Dover. |
| Delaware City*•†NewCas. | T. B. Heisel. |
| Delmar*•† .....Sussex | See Salisbury, Md. |
| ¶▲Dover*•† .....Kent | KENNEY & MAGEE. |
| ▲Georgetown*•† ....Sussex | Woodburn Martin. |
| Harrington*•† ..... Kent | See Dover. |
| Laurel*•† ..... Sussex | See Georgetown. |
| Lewes*•† ..... Sussex | Charles W. Whiley, Jr. |
| Middletown*•† NewCastle | Martin B. Burris. |
| Milford*•†.....Kent | W. F. Causey & Son. |
| Milton*•† .....Sussex | Wm. F. Causey. |
| Newark*•†...New Castle | C. B. Evans. |
| New Castle*•† New Castle | JOHN H. RODNEY. |
| Newport*•†...New Castle | S. T. Townsend, Jr. |
| Odessa*.....New Castle | See Wilmington. |
| Seaford*•† ..... Sussex | See Georgetown. |
| Smyrna*•† .....Kent | See Dover. |
| ▲Wilmington*•† NewCastle | HUGH C. BROWNE, Bayard Bldg. Attorney for American Surety Co. of New York. Refers to First National Bank. |
| " ..... " | WILLARD SAULSBURY, 909 Market St. Attorney for Union National Bank. |

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## DISTRICT OF COLUMBIA.

| Town and County. | Name. |
|---|---|
| Anacostia*•† .....D. C. | See Washington. |
| Georgetown*•†.....D. C. | CHARLES H. CRAGIN. |
| ¶▲Washington*•† .... D. C. | BLAIR & THOM, Columbian Blg. Refer to all Banks. |
| " ..... " | CHAPIN BROWN, 323 Four-and-a-Half St. Attorney at Law; mercantile collections; business before the general land office and pension office a specialty. |
| " ..... " | JOHN J. DOLAN, Fendall Bldg. Commercial, corporation, and real estate law. Refers to Riggs National Bank. |
| " ..... " | KNIGHT BROS., McGill Bldg. Solicitors of U. S. and foreign patents; counselors in patent causes; mechanical and patent law experts. |
| " ..... " | JOHN B. LARNER, 1335 F St. Attorney for Washington Loan & Trust Co., National Metropolitan Bank, Woodward & Lothrop, and National Bank of the Republic. |
| " ..... " | JAMES F. MULLALY, Warder Bldg. Reference: Washington Loan & Trust Co. |

## FLORIDA.

| Town and County. | Name. |
|---|---|
| ▲Apalachicola*•†.Franklin | H. C. Hicks. |
| ▲Arcadia*•†.....De Soto | CHARLES W. FORRESTER. |
| Avonpark*.....De Soto | C. D. Knapp. |
| ▲Bartow*•† .....Polk | WILSON & WILSON. |
| ▲Blountstown*• .. Calhoun | See Marianna. |
| ▲Braidentown*•† .Manatee | J. J. STEWART. |
| ▲Bristol*• ..... Liberty | See Tallahassee. |
| ▲Bronson*•† .....Levy | E. A. Pinnell. |
| ▲Brooksville*•† .Hernando | W. S. Jennings. |
| Cedar Keys*•†.....Levy | E. J. Lutterloh. |
| Cocoa*•† .....Brevard | See Titusville. |
| ▲Crawfordville*† .Wakulla | See Tallahassee. |
| ▲Dade City*•†.....Pasco | J. A. Hendley. |
| Daytona*•† .....Volusia | C. H. Spencer. |
| ▲De Funiak Spgs*•†Walt'n | S. K. Gillis. |
| ▲Deland*•†.....Volusia | Stewart & Bly. |
| Eustis*•†.....Lake | B. S. Weeks. |
| ▲Fernandina*•† ....Nassau | H. J. BAKER. |
| Fort Meade*•†.....Polk | W. S. Athens. |
| ▲Gainesville*•†....Alachua | FOSTER & JACKSON. |
| ▲Greencove Spgs*•† ..Clay | See Jacksonville. |
| Interlachen*•†....Putnam | See Palatka. |
| ▲Iverness*•†.....Citrus | I. M. Barton. |
| ▲Jacksonville*•† .... Duval | COOPER & COOPER. General law practice. Attorneys for the National Bank of Jacksonville. |
| " ..... " | M. C. JORDAN. Practices in all Courts. Reference: Bank of Jacksonville. |
| ▲Jasper*•† .....Hamilton | Johnson & Johnson. |
| Juno*.....Dade | A. E. Heyser. |
| ▲Key West*•†.....Monroe | GEORGE W. ALLEN. |
| ▲Kissimmee*•† ....Osceola | See Orlando. |
| ▲Lake City*•†....Columbia | ROBERSON & SMALL. |
| Lakeland*•†.....Polk | P. Tucker. |
| Leesburg*•† .....Lake | Tinnon & McNamee. |
| ▲Live Oak*•† ....Suwannee | B. B. Blackwell. |
| ▲Macclenny*•†.....Baker | See Jacksonville. |
| ▲Madison*•†.....Madison | C. B. ASHLEY. |
| ▲Marianna*•†.....Jackson | Carter Wilson & Boone. |
| ▲Mayo*.....Lafayette | George W. Breare. |
| Melbourne*•† ....Brevard | See Titusville. |
| ▲Miami*•† .....Dade | ROBBINS & GRAHAM CO. |
| ▲Milton*•†.....Santa Rosa | E. Amos. |
| ▲Monticello*•† .. Jefferson | D. A. Finlayson. |
| ▲Myers*• .....Lee | See Punta Gorda. |
| ▲Ocala*•† .....Marion | W. S. BULLOCK. |
| Orange City*•†.... Volusia | A. M. Bailey. |
| ▲Orlando*•† .....Orange | MASSEY & WARLOW. |
| ▲Palatka*•† ..... Putnam | DAVIS & HILBURN. |
| Palmbeach*•† .....Dade | W. I. Metcalf. |
| Palmetto*•†.....Manatee | See Braidentown. |
| ▲Pensacola*•† ...Escambia | BLOUNT & BLOUNT. |
| " ..... " | WM. FISHER. |
| ▲Perry*.....Taylor | See Madison. |
| Punta Gorda*•† ..De Soto | I. H. Trabue. |
| ▲Quincy*•† ..... Gadsden | P. W. White. |
| Sanford*•† .....Orange | T. E. WILSON. |
| ▲Stanton*•† .....Marion | See Ocala. |
| ▲Starke*•†.....Bradford | J. T. Wills. |
| ▲St. Augustine*•†. St. John | W. W. DEWHURST. |
| St. Petersb'g*•†.Hillsboro | A. Macleod. |
| ▲Sumterville*• .....Sumter | A. C. Clark. |
| ¶▲Tallahassee*•†..... Leon | R. W. WILLIAMS. |
| ▲Tampa*•† .....Hillsboro | FRANK M. SIMONTON. |
| Tarpon Spgs*•†.Hillsboro | See Tampa. |
| ▲Tavares*•†.....Lake | J. F. Brown. |
| ▲Titusville*•† .....Brevard | F. J. Webb. |
| ▲Vernon .....Washington | See Marianna. |
| West Palmbeach*•† Dade | See Palmbeach. |
| ▲Westville*•† .....Holmes | W. T. Bludworth. |

## GEORGIA.

| Town and County. | Name. |
|---|---|
| ▲Abbeville*•† .....Wilcox | T. L. Holton. |
| Acworth*•† .....Cobb | J. J. Northcott. |
| Adairsville*•† ....Bartow | See Cartersville. |
| Adel*•†.....Berrien | See Tifton. |
| ▲Albany*•† .....Dougherty | D. H. POPE & SON. |
| ▲Alpharetta* .....Milton | J. P. Brooke. |
| ▲Americus*•† .....Sumter | CHARLES R. CRISP. |
| ▲Appling*.....Columbia | See Augusta. |
| Arlington*•†.....Calhoun | W. D. Sneffield. |
| ▲Athens*•†.....Clarke | STRICKLAND & GREEN. |
| ¶▲Atlanta*•† .....Fulton | WILLIAM D. ELLIS, Prudential Bldg. Attorney for the Fourth National Bank; Atlanta Trust & Banking Co. |
| " ..... " | ROBERT WARE GRASTY, Equitable Bldg. References: Fourth National Bank; Cashier, Maddox Rucker Banking Co., Atlanta. |
| " ..... " | GRAY, BROWN & RANDOLPH. General counsel, Fourth National Bank; American Trust & Banking Co. |
| " ..... " | HAMMOND, SKEEN & LANGLEY, 414-5 English-American Bldg. References: Third National Bank, Atlanta National Bank. |
| ▲Augusta*•† ....Richmond | WM. H. BARRETT. Refers to any bank in Augusta. |
| " ..... " | P. J. SULLIVAN. Twenty years' practice in Federal and State Courts. References: National Exchange and Union Savings Banks. |
| ▲Bainbridge*•†....Decatur | ALBERT H. RUSSELL. |
| Barnesville*•†.....Pike | S. N. Woodward. |
| ▲Baxley*•†.....Appling | J. H. Thomas. |
| ▲Blackshear*•†.....Pierce | R. G. Mitchell, Jr. |
| ▲Blairsville*.....4Union | J. A. Butt. |
| ▲Blakely*•†.....Early | R. H. Powell & Son. |
| ▲Blueridge*•† .....Fannin | G. R. Dupree. |
| Boston*•† .....Thomas | See Thomasville. |
| ▲Brunswick*•† .....Glynn | W. E. KAY. |
| ▲Buchanan*•† ... Haralson | See Tallapoosa. |
| ▲Buena Vista*•†....Marion | George P. Monro. |
| Buford*•†.....Gwinnett | J. O. H. Brown. |
| ▲Butler*•† .....Taylor | O. M. Colbert. |
| ▲Calhoun*•† .....Gordon | F. A. Cantrell. |
| ▲Camilla*•† .....Mitchell | S. S. Bennett. |
| ▲Canton*•†.....Cherokee | William A. Teasley. |
| ▲Carnesville*.....Franklin | W. R. Little. |
| ▲Carrollton*•†.....Carroll | R. D. Jackson. |
| ▲Cartersville*•†....Bartow | J. M. MOON. |
| ▲Cedartown*•†.....Polk | J. A. Blance. |
| Chipley*•†.....Harris | See Greenville. |
| ▲Clarkesville*•†Habersh'm | J. C. Edwards. |
| ▲Clayton* .....Rabun | R. E. A. Hamby. |
| ▲Cleveland* .....White | I. L. Oakes. |
| ▲Clinton. .....Jones | W. E. Lester. |
| ▲Clyde .....Bryan | See Savannah. |
| Cochran*•† .....Pulaski | See Hawkinsville. |
| ▲Colquitt*•†.....Miller | C. C. Bush. |
| ▲Columbus*•† .. Muscogee | McNEILL & LEVY. Attorneys for National Bank of Columbus. |
| " ..... " | WILLIAM A. WIMBISH. Attorney Third National Bank. |
| Comer*•† .....Madison | See Danielsville. |
| ▲Conyers*•†.....Rockdale | John R. Maddox. |
| Cordele*•†.....Dooly | J. G. JONES. |
| ▲Covington*•†.....Newton | J. G. Lester. |
| ▲Crawfordville*•†.Tal'fe'o | Horace & Carl Holden. |
| Culloden*•†.....Monroe | B. B. McCowen. |
| ▲Cumming* .....Forsyth | H. L. Patterson. |
| ▲Cusseta*•†Chattahoochee | C. C. Minter. |
| ▲Cuthbert*•† ....Randolph | W. C. WORRILL. |
| ▲Dahlonega* .... Lumpkin | Price & Charters. |
| ▲Dallas*•† .....Paulding | A. J. Camp. |
| ▲Dalton*•† ..... Whitfield | R. J. & J. McCAMY. |
| ▲Danielsville*.....Madison | D. W. Meadow. |
| ▲Darien*•†.....McIntosh | C. L. Livingston. |
| Davisboro*•† Washington | See Louisville. |
| ▲Dawson*•† .....Terrell | JAMES G. PARKS. |
| ▲Dawsonville*.....Dawson | J. M. Bishop. |
| ▲Decatur*•†.....DeKalb | See Atlanta. |
| Demorest*•†..Habersham | Crane & McMillan. |
| ▲Douglas*..... Coffee | Quincy & McDonald. |
| ▲Douglasville*•†...Douglas | J. H. McLarty. |

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| Town and County. | Name. |
|---|---|
| ▲Dublin*† ..... Laurens | P. L. Wade. |
| ▲Eastman*† ..... Dodge | De Lacy & Bishop. |
| ▲Eatonton*† ..... Putnam | W. B. Wingfield. |
| ▲Elberton*† ..... Elbert | W. D. Tutt. |
| ▲Ellaville*† ..... Schley | A. J. Walters. |
| ▲Ellijay*† ..... Gilmer | J. P. Perry. |
| ▲Fairburn*† ..... Campbell | L. S. Roon. |
| ▲Fayetteville*† .. Fayette | W. B. Hollingsworth. |
| Fitzgerald*† ..... Irwin | L. KENNEDY. |
| Flovilla*† ..... Butts | B. P. Bailey. |
| Flowery Branch*† .. Hall | See Gainesville. |
| ▲Forsyth*† ..... Monroe | R. L. Berner. |
| ▲Fort Gaines*† ..... Clay | W. A. Scott. |
| Fort Valley*† .. Houston | H. A. MATHEWS. |
| ▲Franklin* ..... Heard | W. S. Hubbard. |
| ▲Gainesville*† ..... Hall | DUNLAP & DUNLAP. |
| ▲Georgetown*● .. Quitman | T. L. Guerry. |
| ▲Gibson*† ..... Glascock | E. B. Rogers. |
| ▲Greensboro*† .. Greene | J. B. Park, Jr. |
| ▲Greenville*† Meriwether | H. W. Hill. |
| ▲Griffin*† ..... Spalding | ROBERT T. DANIEL. |
| ▲Hamilton*† ..... Harris | B. H. Walton. |
| Harmony Grove*† Jack'n | R. L. J. Smith. |
| ▲Hartwell*† ..... Hart | A. E. McCurry. |
| ▲Hawkinsville*† .. Pulaski | W. L. & WARREN GRICE. |
| Hazlehurst*† .... Appling | See Hawkinsville. |
| ▲Hiawassee* ..... Towns | J. H. Davis |
| ▲Hinesville*† ..... Liberty | S. B. Brewton. |
| Hogansville*† ..... Troup | Isaac Jackson. |
| ▲Homer* ..... Banks | See Gainesville. |
| ▲Homerville*† ..... Clinch | R. G. Dickerson. |
| ▲Irwinton* ..... Wilkinson | J. W. Lindsey. |
| ▲Irwinville* ..... Irwin | T. J. Luke. |
| ▲Isabella* ..... Worth | See Sylvester. |
| ▲Jackson*† ..... Butts | M. P. HALL. |
| ▲Jasper*† ..... Pickens | J. W. Henley. |
| ▲Jefferson*● ..... Jackson | J. C. Turn-r. |
| ▲Jesup*† ..... Wayne | D. M. Clark. |
| ▲Jonesboro*† ..... Clayton | W. M. Wright. |
| ▲Knoxville*† .... Crawford | R. C. Le Sueur. |
| ▲Lafayette*† ..... Walker | Lumpkin & Shattuck. |
| ▲La Grange*† ..... Troup | LONGLEY & LONGLEY. |
| Lavonia*† ..... Franklin | See Carnesville. |
| ▲Lawrenceville*† Gwinnett | T. M. & R. W. Peeples. |
| ▲Leesburg*† ..... Lee | Long & Son. |
| ▲Lexington*● .. Oglethorpe | Joel Cloud. |
| ▲Lincolnton* ..... Lincoln | J. E. Strother. |
| ▲Louisville*† .... Jefferson | Phillips & Phillips. |
| ▲Lumpkin*† ..... Stewart | J. T. HARRISON. |
| ▲Macon*† ..... Bibb | WM. B. BIRCH. Refers to any bank or reputable merchant in this city. Specialties: Commercial, corporation, and insurance law, land litigation; collection department organized. |
| ▲Madison*† ..... Morgan | George & George. |
| ▲Marietta*† ..... Cobb | CLAY & BLAIR. |
| Marshallville*† .. Macon | See Oglethorpe. |
| Maysville*† ..... Jackson | A. J. Griffin. |
| ▲McDonough*† ..... Henry | James F. Wall. |
| ▲McRae*† ..... Telfair | E. D. Graham. |
| ▲Milledgeville*† . Baldwin | D. B. SANFORD. |
| Millen*† ..... Screven | Josiah Holland. |
| Molina*† ..... Pike | See Zebulon. |
| ▲Monroe*● ..... Walton | B. S. Walker. |
| Montezuma*† .... Macon | Greer & Felton. |
| ▲Monticello*† ..... Jasper | J. D. Kilpatrick. |
| ▲Morgan* ..... Calhoun | L. G. Cartledge. |
| ▲Moultrie*● ..... Colquitt | PEARSALL & SHIPP. |
| ▲Mt. Vernon*† Montgom'y | Geiger & Peterson. |
| ▲Nashville* ..... Berrien | William D. Bule. |
| ▲Newnan*† ..... Coweta | R. W. FREEMAN. |
| ▲Newton* ..... Baker | A. S. Johnson. |
| Ocilla*† ..... Irwin | C. H. MARTIN. |
| ▲Oglethorpe*† ..... Macon | Greer & Felton. |
| Pelham*† ..... Mitchell | See Camilla. |
| ▲Perry*† ..... Houston | W. C. Davis. |
| Poulan*● ..... Worth | Frank Park. |
| ▲Preston*† ..... Webster | S. R. Stevens. |
| ▲Quitman*† ..... Brooks | J. G. McCall. |
| ▲Reidsville* ..... Tattnall | E. C. COLLINS. |
| Reynolds*† ..... Taylor | W. E. Steed. |
| Richland*† ..... Stewart | E. L. Stevens. |
| ▲Ringgold*† ..... Catoosa | J. H. Anderson. |
| Rochelle*† ..... Wilcox | D. B. Nicholson. |
| ▲Rome*† ..... Floyd | JOHN W. BALE. |
| Rutledge*† ..... Morgan | See Madison. |
| ▲Sandersville*† . Wash'ton | Evans & Evans. |
| ▲Savannah*† .... Chatham | G. T. & J. F. CANN. References: Savannah Bank & Trust Co. and The Citizens Bank. |
| Senoia*† ..... Coweta | James W. Shell. |
| Sharon*† .... Taliaferro | See Washington. |
| Shellman*† .... Randolph | See Cuthbert. |
| Social Circle*† .. Walton | T. Spearman. |
| ▲Sparta*† ..... Hancock | W. H. Burwell. |
| ▲Springfield* .... Effingham | J. H. Hodge. |
| ▲Springplace*† ..... Murray | C. L. Henry. |
| ▲Statenville* ..... Echols | See Valdosta. |
| ▲Statesboro*† ..... Bullock | Groover & Johnson. |
| ▲St Mary's* ..... Camden | See Brunswick. |
| ▲Summerville*● Chattooga | J. M. Bellah. |
| ▲Swainsboro*● ... Emanuel | H. R. Daniel. |
| ▲Sylvania*● ..... Screven | E. K. Overstreet. |
| Sylvester*† ..... Worth | J. G. Polhill. |
| ▲Talbotton*† ..... Talbot | J. M. Mathews. |
| Tallapoosa*† .... Haralson | Head & Head. |
| Tennille*† .. Washington | John C. Harmon. |
| ▲Thomaston*† ..... Upson | J. A. Cotten. |
| ▲Thomasville*† ... Thomas | J. H. MERRILL. Attorney for Citizens Banking & Trust Co. |
| ▲Thomson*† ..... McDuffie | John T. West. |
| Tifton*† ..... Berrier | John Murrow. |
| Toccoa*† .... Habersham | GEORGE P. IRWIN. |
| ▲Trader's Hill ..... Charlton | COLLEY & SIMS. |
| ▲Trenton*† ..... Dade | B. E. Thrasher. |
| Unadilla*† ..... Dooly | TOOMER & REYNOLDS. |
| ▲Valdosta*† ..... Lowndes | Lawson & Scales. |
| ▲Vienna*† ..... Dooly | R. A. S. Freeman. |
| Villa Rica*† ..... Carroll | W. H. Quarterman. |
| ▲Warrenton*† ..... Warren | A. F. Daley. |
| ▲Washington*† .... Wilkes | G. D. Dominick. |
| ▲Watkinsville*† ... Oconee | |
| ▲Waycross*† ..... Ware | |
| ▲Waynesboro*† .... Burke | |
| West Point*† ..... Troup | |
| Winder*† ..... Jackson | |
| ▲Wrightsville*† .. Johnson | |
| ▲Zebulon*† ..... Pike | |

## IDAHO.

| | |
|---|---|
| ▲Albion* ..... Cassia | J. C. Rogers. |
| ▲Blackfoot*† .... Bingham | F. S. Dietrich. |
| ¶▲Boise*† ..... Ada | J. H. RICHARDS. |
| ▲Caldwell*† ..... Canyon | John C. Rice. |
| ▲Challis* ..... Custer | Milton A. Brown. |
| Coeur d'Alene*† Koot'al | John B. Goode. |
| Genesee*† ..... Latah | See Moscow. |
| Grangeville* ..... Idaho | W. N. Scales. |
| ▲Hailey*† ..... Alturas | TEXAS ANGEL. |
| ▲Idaho City* ..... Boise | Carl Paine. |
| Idaho Falls*† .. Bingham | N. H. Clark. |
| Juliaetta*† ..... Latah | See Moscow. |
| Kendrick*† ..... Latah | George W. Coutts. |
| ▲Lewiston*● ... Nez Perces | E. O'NEILL. |
| ▲Malad City* ..... Oneida | GEO. E. GRAY. |
| Montpelier*† .. Bear Lake | J. C. Rich. |
| ▲Moscow*† ..... Latah | Forney, Smith & Moore. |
| ▲MountainHome*† Elmore | W. C. Howie. |
| ▲Mt. Idaho* ..... Idaho | W. N. Scales. |
| Murray* ..... Shoshone | See Wallace. |
| Nampa*† ..... Canyon | Frank Estabrook. |
| ▲Paris*† ..... Bear Lake | Budge & White. |
| Payette*† ..... Canyon | Charles B. Coxe. |
| ▲Pocatello*† ... Bannock | EDEN & TERRELL. |
| ▲Rathdrum*† ... Kootenai | Edwin McBee. |
| ▲Salmon* ..... Lemhi | John H. Padgham. |
| Salubria* ... Washington | O. F. Buse. |
| ▲Shoshone*† ..... Lincoln | Guy C. Barnum. |
| ▲Silver City* ..... Owyhee | Richard Cunningham. |
| ▲St. Anthony* ... Fremont | J. E. COCHRAN. |
| ▲Wallace*† ..... Shoshone | C. W. Beale. |
| Wardner*† .... Shoshone | J. E. Gyde. |
| ▲Weiser*† .... Washington | AYERS, VARIAN & RHEA. |

## ILLINOIS.

| | |
|---|---|
| Abingdon*† ..... Knox | WILLIAM H. BEAVER. |
| Adair*† ..... McDonough | See Macomb. |
| Albany*† ..... Whiteside | D. S. Efner. |
| ▲Albion*† ..... Edwards | J. M. Campbell. |
| ▲Aledo*† ..... Mercer | BASSETT, MAIN & BASSETT. |
| Alexis*† ..... Warren | Thomas R. Squires. |
| Allerton*† .... Vermilion | See Danville. |
| Alpha*† ..... Henry | J. A. Widney. |
| Altamont*† .. Effingham | F. M. Schilling. |
| Alton*† ..... Madison | H. S. BAKER. |
| Altona*† ..... Knox | L. K. Byers. |
| Amboy*† ..... Lee | W. E. Ives & Son. |
| Anchor*† ..... McLean | See Bloomington. |
| Anna*† ..... Union | H F. BUSSEY. |
| Annawan*† ..... Henry | W. H. Holzinger. |
| Antioch*● ..... Lake | J. W. McDonald. |
| Apple River*† Jo Daviess | J. S. Lamont. |
| Arcola*† ..... Douglas | Barricklow & Cofer. |
| Arenzville*† ..... Cass | M. McClure. |
| Argenta*† ..... Macon | See Decatur. |
| Armington*† ... Tazewell | See Bloomington. |
| Armstrong*† . Vermilion | See Potomac. |
| Arrowsmith*† ... McLean | H. J. Thompson. |
| Arthur*† ..... Moultrie | M. Watson. |
| Ashkum*† ..... Iroquois | P. H. Carey. |
| Ashland*† ..... Cass | S. A. Shortt. |
| Ashley*† ... Washington | See Nashville. |
| Ashton*† ..... Lee | See Dixon. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

| Town and County. | Name. |
|---|---|
| Assumption*•† ..Christian | See Pana. |
| Astoria*•† ..... ..Fulton | O'HEIN, O'HEIN & O'HEIN. |
| Athens*•†.....Menard | See Petersburg. |
| Atkinson*•†.....Henry | See Cambridge. |
| Atlanta*•†.....Logan | F. L. Capps. |
| Atwood*•† .....Platt | See Tuscola. |
| Auburn*•†.....Sangamon | T. J. Nuckolls. |
| Augusta*•†..... Hancock | W. H. Mead. |
| Aurora*•† .....Kane | JOHN M. RAYMOND. |
| Austin*•†.....Cook | See Chicago. |
| Ava*•† .....Jackson | S. W. Treesh. |
| Avon*•† .....Fulton | See Lewistown. |
| Barrington*•†.....Cook | Frank Robertson. |
| Barry*•†.....Pike | W. I. Klein. |
| Batavia*•† .....Kane | H. N. JONES. |
| Beardstown*•† .....Cass | R. R. HEWITT. |
| Beason*•† .....Logan | William B. Curry. |
| ▲Beecher*•† .....Will | See Peotone. |
| ▲Belleville*•†.....St. Clair | TURNER & HOLDER. |
| Bellflower*•† ..... McLean | See Farmer City. |
| Belvidere*•† .....Boone | KUCKER, CARPENTER & APPLETON. |
| Bement*•†..... Piatt | W. G. Cloyd. |
| Benson*•†.....Woodford | See Eureka. |
| ▲Benton*•†..... Franklin | Hart & Spiller. |
| Berwick*•† .....Warren | See Monmouth. |
| Bethany*•† .....Moultrie | See Sullivan. |
| Bigsville*•†..Henderson | See Oquawka. |
| Blandinsville*•†.McDon'h | F. W. Brooks. |
| ▲Bloomington*•†..McLean | E. E. DONNELLY. Represents twenty-seven commercial agencies. Refers to State Nat. Bk. |
| Blue Island*•†.....Cook | BORMAN & McGRATH. |
| Blue Mound*•†.....Macon | P. L. Van Cleve. |
| Bluffs*•†..... .....Scott | Franklin C. Funk. |
| Bonegap*•†.....Edwards | See Mt. Carmel. |
| Bowen*•†.....Hancock | E. C. PETER. |
| Braceville*•† .....Grundy | E. D. SCOTT. |
| Bradford*•†.....Stark | See Toulon. |
| Braidwood*•† .....Will | WILLIAM MOONEY. |
| Breese*•†.....Clinton | See Carlyle. |
| Brighton*•† ....Macoupin | D. D. Goodell. |
| Brimfield*•† ..... Peoria | See Peoria. |
| Broadlands*•† Champaign | See Tuscola. |
| Brocton*•† .....Edgar | J. U. Beck. |
| Buckley*•† ..... Iroquois | Mark R. Koplin. |
| Buda*•† .....Bureau | Jesse Emerson. |
| Buffalo*•† ..... Sangamon | See Springfield. |
| Bunker Hill*•† .Macoupin | A. S. Cuthbertson. |
| Bushnell*•†..McDonough | T. J. SPARKS. |
| Byron*•† .....Ogle | J. C. Woodburn. |
| Cabery*•†.....Ford | See Kankakee. |
| ▲Cairo*•† .....Alexander | M. J. O'SHEA. |
| ▲Cambridge*•† ..... Henry | WILLIAM M. SMITH. |
| ▲Campbell Hill*•†.Jackson | See Murphysboro. |
| Camp Point*•† ....Adams | Orrin Dilley. |
| Canton*•† .....Fulton | CHIPPERFIELD, GRANT & CHIPPERFIELD. |
| Capron*•† .....Boone | H. B. Stevenson. |
| Carbondale*•†....Jackson | ANDREW S. CALDWELL. |
| ▲Carlinville*•†...Macoupin | RINAKER & RINAKER. |
| ▲Carlyle*•†.....Clinton | M. P. Murray. |
| Carlock*•†..... McLean | See Bloomington. |
| ▲Carmi*•† ..... White | JOHN R. JONES. |
| Carrier's Mills*•†...Saline | H. N Finney. |
| ▲Carrollton*•† .....Greene | HENRY T. RAINEY. |
| Carterville*•† Williamson | George A. Henshaw. |
| ▲Carthage*•† .... Hancock | D. MACK & SON. |
| Casey*•†.....Clark | N. L. SCRANTON & SONS. |
| Cedarville*•† . Stephenson | Henry Richard. |
| Centralia*•† .....Marion | S. A. Frazier. |
| Cerro Gordo*•†.....Piatt | See Monticello. |
| Chadwick*•† .....Carroll | W. S. Markley. |
| Champaign*•† Champaign | J. L. RAY. |
| Chandlerville*•†.....Cass | W. K. Mertz. |
| Chapin*•† ..... Morgan | See Jacksonville. |
| ▲Charleston*•† .....Coles | A. C. ANDERSON. |
| Chatham*•† ... Sangamon | See Springfield. |
| Chatsworth*•† Livingston | See Pontiac. |
| Chebanse*•† .....Iroquois | See Kankakee. |
| Chenoa*•† .....McLean | W. L. Miller. |
| ▲Chester*•† .....Randolph | H. CLAY HORNER. |
| Chesterfield*•†. Macoupin | See Carlinville. |
| ▲Chicago*•† ..... Cook | CHARLES ALLING, 706 Tacoma Bldg. Commercial and probate law. Reference: Northern Trust Co, Chicago. |
| " ..... " | AUSTIN, LENNARDS & JONES, Chamber of Commerce Bldg. References: Attorneys for R. G. Dun & Co., New York and Chicago; E. W. Gillett and Northern Trust Co., Chicago. |
| " ..... " | CHARLES E. BARTLEY, Unity Bldg. Special facilities for handling mortgage and real estate matters of non-residents. References: First National Bank, The Northern Trust Co., Greenebaum Sons. |
| ▲Chicago*•† ..... Cook (*Continued.*) | CRATTY, JARVIS & CLEVELAND, 171 La Salle St. Corporation and commercial law. References: Chicago National Bank, Lyon & Healy, and Heath & Milligan Manufacturing Co. |
| " ..... " | CHARLES DANIELS, 943-947 Marquette Building. Commercial and general law practice. References: S. S. White Dental Manufacturing Co., Browning, King & Co., Chicago. |
| " ..... " | FLOWER, SMITH & MUSGRAVE, First National Bank Bldg. Attorneys for Fort Dearborn National Bank. |
| " ..... " | JONES & ADDINGTON, 100 Washington St. References: America National Bank, Royal Trust Co., American Cereal Co. |
| " ..... " | LOEB & ADLER, Chamber of Commerce Bldg. Commercial, corporation, and real estate law. Refer to State Bank, and Title Guarantee & Trust Co. |
| " ..... " | WILLIAM NUNN, Tacoma Bldg. Commercial law and collections. Refers to Merchants Loan & Trust Co. |
| " ..... " | PEARSON & STOOKEY, Metropolitan Block. Commercial and general law. Reference: Chicago Title & Trust Co. |
| " ..... " | PECKHAM, BROWN & PACKARD, First National Bank Bldg. Attorneys for First National Bank. |
| " ..... " | POPPENHUSEN & McNAB, Chamber of Commerce Building. Commercial, corporation, and real estate law. Refer to Commercial National Bank. |
| " ..... " | ROSENTHAL, KURZ & HIRSCHL, Unity Bldg. Attorneys for Hibbard, Spencer, Bartlett & Co., Hibernian Banking Co., and Chicago Title & Trust Co. |
| " ..... " | TENNEY, McCONNELL, COFFEEN & HARDING, 205 La Salle St. Attorneys for Union National Bank. |
| Chicago Heights*•† Cook | See Chicago. |
| Chillicothe*•†.....Peoria | H. C. Pettett. |
| Chrisman*•†.....Edgar | See Paris. |
| Cisco*•† ..... .....Piatt | See Monticello. |
| Cissna Park*•† ..Iroquois | Isaac Miller Hamilton. |
| Clay City*•†.....Clay | F. M. Chaffin. |
| Clayton*•†.....Adams | J. L. Staker. |
| Clifton*•†.....Iroquois | See Onarga. |
| ▲Clinton*•†.....DeWitt | JOHN FULLER. |
| Coal City*•† ..... Grundy | E. D. Scott. |
| Cobden*•† ..... ..... Union | See Jonesboro. |
| Coffeen*•† ..Montgomery | See Hillsboro. |
| Colchester*•†McDonough | T. J. Richards. |
| Coleta*.....Whiteside | See Morrison. |
| Colfax*•†.....McLean | James P. Grove. |
| Collinsville*•† ...Madison | BURROUGHS BROS. |
| Collison*•†.....Vermilion | See Danville. |
| Compton*•† .....Lee | See Paw Paw. |
| Cookseville*•† ....McLean | John A. Sperling. |
| Cornell*•† .....Livingston | See Pontiac. |
| Coulterville*•†. Randolph | A. Russell. |
| Cowden*•†.....Shelby | C. R. Torrence. |
| Creal Sp'gs*•† Williamson | George B. White. |
| Crescent City*•† Iroquois | See Watseka. |
| Creston*•†. .....Ogle | See Rochelle. |
| Cropsey*•† ..... McLean | See Peoria. |
| Crossville*•†.....White | See Carmi. |
| Cuba*•†.....Fulton | See Canton. |
| Cullom*•† .....Livingston | L. E. Swope. |
| Dallas City*•†...Hancock | J. H. Ranck. |
| Dalton City*•†...Moultrie | J. N. Loving. |
| Danforth*•†.....Iroquois | See Watseka. |
| Danvers*•†.....McLean | See Bloomington. |
| ▲Danville*•† ....Vermilion | TILTON & CUNDIFF. |
| Davis*•†.....Stephenson | W. Ende. |
| ▲Decatur*•†..... .....Macon | OUTTEN & ROBY. |
| Deer Creek*•†...Tazewell | See Tekin. |
| DeKalb*•†.... .....DeKalb | H. W. PRENTICE. |
| DeLand*•†.....Piatt | See Monticello. |
| Delavan*•† .....Tazewell | J. O. Jones. |
| Des Plaines*•† .....Cook | See Chicago. |
| Divernon*•† .. Sangamon | See Springfield. |
| ▲Dixon*•† .....Lee | R. S. FARRAND. |
| Dongola*•† ..... Union | See Jonesboro. |
| Donovan*•† .....Iroquois | See Watseka. |
| Downer's Grove*•† .DuP. | M. Slusser. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Dundee*† .....Kane | W. G. Sutlin. |
| Dunlap*† .....Peoria | See Peoria. |
| DuQuoin*†.....Perry | R. W. S. WHEATLEY. |
| Durand*† .... Winnebago | See Rockford. |
| Dwight*†.....Livingston | ROMBERGER & SMITH. |
| Earlville*†.....Lasalle | See Ottawa. |
| East Dubuque*†.Jo Dav. | See Galena. |
| East Lynn*† ..Vermilion | See Danville. |
| Easton*† .....Mason | See Havana. |
| East St. Louis*† .St.Clair | FRANK C. SMITH. |
| Edelstein*† ..... Peoria | See Peoria. |
| Edinburg*† .... Christian | C. A. Prater. |
| ▲Edwardsville*† .Madison | HADLEY & BURTON. |
| ▲Effingham*† ..Effingham | S. F. GILMORE. |
| Elburn*†..... | W. R. S. Hunter. |
| Eldorado*† .....Saline | J. C. Burnett. |
| Elgin*† .....Kane | HOPSON & HOLLEMBEAK. |
| Elizabeth*†....Jo Daviess | J. C. McKenzie. |
| ▲Elizabethtown*...Hardin | John C. Oxford. |
| Elkhart*† ..... Logan | See Lincoln. |
| Elliott*† .....Ford | See Paxton. |
| Ellisville*†.....Fulton | See Canton. |
| Ellsworth*†.....McLean | See Bloomington. |
| Elmhurst*† .....DuPage | George Sawin. |
| Elmwood*†.....Peoria | M. R. Sturtevant. |
| El Paso*† .....Woodford | J. F. BOSWORTH. |
| Emden*† .....Logan | See Lincoln. |
| Enfield*† .....White | John N. Wilson. |
| Englewood*† .....Cook | See Chicago. |
| Equality*†.....Gallatin | C. W. Wiedeman. |
| Erie*† .....Whiteside | William H. Allen. |
| Essex*† .....Kankakee | A. Gregson. |
| ▲Eureka*†.....Woodford | J. ALBERT BRIGGS. |
| Evanston*† ..... Cook | See Chicago. |
| Evansville*† .. Randolph | William M. Schuwerk. |
| Fairbury*†....Livingston | CARRITHERS & AGARD. |
| ▲Fairfield*† .....Wayne | CREIGHTON & THOMAS. |
| Fairland*†.....Douglas | See Tuscola. |
| Fairmount*†..Vermilion | See Danville. |
| Fairview*†.....Fulton | James Ten Eyck. |
| Farina*† .....Fayette | A. T. Brasel. |
| Farmer City*†... DeWitt | HERRICK & HERRICK. |
| Farmersville*†..Montg'y | See Springfield. |
| Farmington*†.....Fulton | A. A. Luckey. |
| Fillmore*† .Montgomery | See Hillsboro. |
| Findlay*† .....Shelby | C. W. Fall. |
| Fisher*†.....Champaign | H. S. Kelley. |
| Fithian*†.....Vermilion | See Danville. |
| Flanagan*† .. Livingston | C. C. Studley. |
| Flora*† .....Clay | Huff & Hoff. |
| Foosland*† Champaign | George A. De Long. |
| Forest City*†.....Mason | See Havana. |
| Forrest*†.....Livingston | See Pontiac. |
| Forreston*†.....Ogle | Frank Wertz. |
| Frankfort Station*† Will | D. S. Stephen. |
| Franklin*†.....Morgan | See Jacksonville. |
| Franklin Grove*†....Lee | See Dixon. |
| ▲Freeport*†...Stephenson | ECKERT & McDONALD. STEARNS & ZIPF. |
| Fulton*† .....Whiteside | C. C. McMahon. |
| Galatia*† .....Saline | A. E. Somers. |
| ▲Galena*† ..... Jo Daviess | J. C. O'NEILL. Collections promptly attended to. |
| ▲Galesburg*†.....Knox | SHUMWAY & RICE, Attorneys for Galesburg National Bank and Farmers and Mechanics Bank. |
| " ..... " | JAMES T. WASSON. Commercial law and adjustments. Refers to any bank in city. |
| Galva*†.....Henry | N. F. ANDERSON. |
| Gardner*†..... Grundy | See Morris. |
| Geneseo*† ..... Henry | GEORGE W. SHAW. |
| ▲Geneva*†.....Kane | W. J. BROWN. |
| Genoa*†..... De Kalb | A. S. Hollembeak. |
| Georgetown*† Vermilion | See Danville. |
| Gibson City*† ..... Ford | LESLIE A. CRANSTON. |
| Gifford*†.....Champaign | See Fisher. |
| Gillespie*†.....Macoupin | See Carlinville. |
| Gilman*†..... Iroquois | C. N. Saum. |
| Girard*† .....Macoupin | Knotts & Terry. |
| ▲Golconda*● ..... Pope | THOMPSON & MOORE. |
| Golden*† ..... Adams | See Quincy. |
| Goodhope*† McDonough | See Macomb. |
| Grafton*† .....Jersey | See Jerseyville. |
| Grandridge*†.....Lasalle | See Ottawa. |
| Grant Park*● ..Kankakee | E. H. Buck. |
| Grayslake*† .....Lake | See Libertyville. |
| Grayville*† .....White | T. G. Parker. |
| Greenfield*†.....Greene | BANDY & SULLIVAN. |
| Greenup*†.. Cumberland | W. H. McDonald. |
| Greenview*†.....Menard | R. L. Walker. |
| ▲Greenville*†.....Bond | NORTHCOTT, FRITY & HOILES. |
| Gridley*† .....McLean | C. M. Coyle. |
| Griggsville*†.....Pike | See Pittsfield. |
| Grove City*.....Christian | See Edinburg. |
| Guthrie†.....Ford | See Gibson City. |
| Hamilton*† .... Hancock | J. L. Miller. |
| Hammond*† .....Platt | See Monticello. |
| Hamphire*† .....Kane | See Elgin. |
| Hanover*.....Jo Daviess | See Galena. |
| ▲Hardin* .....Calhoun | T. J. Selley. |
| Harlem .....Cook | See Oak Park. |
| ▲Harrisburg*† .....Saline | CHOISSER, WHITLEY & CHOISSER. |
| Harvard*†.....McHenry | A. W. Young. |
| Harvel*†....Montgomery | See Springfield. |
| Harvey*† ..... Cook | I. J. MOUSER. |
| ▲Havana*†.....Mason | H. R. NORTHRUP. |
| Hebron*†.....McHenry | See Harvard. |
| ▲Hennepin*.....Putnam | W. H. CASSON. |
| Henry*†.....Marshall | Fred S. Potter. |
| Herrick*† .....Shelby | J. D. Burrus. |
| Herrin*.....Williamson | See Marion. |
| Herscher*†....Kankakee | See Kankakee. |
| Heyworth*†.....McLean | See Bloomington. |
| Highland*†.....Madison | Timothy Gruaz. |
| Highland Park*† ...Lake | K. R. Smoot. |
| ▲Hillsboro*†.Montgomery | FRED A. RANDLE. |
| Hinckley*†.....DeKalb | See Aurora. |
| Hindsboro*†.....Douglas | See Tuscola. |
| Holcomb*†.....Ogle | C. E. Oakes. |
| Homer*†.....Champaign | R. C. Wright. |
| Hoopeston*†..Vermilion | DYER & WALBRIDGE. |
| Hopedale*†.....Tazewell | See Pekin. |
| Hume*†.....Edgar | T. J. Coffman. |
| Huntley*†.....McHenry | See Woodstock. |
| Hutsonville*† .Crawford | See Robinson. |
| Hyde Park*† ..... Cook | See Chicago. |
| Illiopolis*†....Sangamon | S. P. Williams. |
| Ipava*† ..... Fulton | W. A. Babcock. |
| Irving*†....Montgomery | See Hillsboro. |
| Iuka*†.....Marion | See Salem. |
| Ivesdale*†....Champaign | See Monticello. |
| ▲Jacksonville*† ..Morgan | JAS. H. DANSKIN. Refers to the Jacksonville banks. |
| ▲Jerseyville*†.....Jersey | H. W. Pogue. |
| ▲Joliet*†.....Will | CHARLES DORRANCE DIBELL. References: The Joliet National Bank, Geo. H. and Edwin S. Munroe. |
| ▲Jonesboro*† .....Union | Karraker & Lingle. |
| Joy*† ..... Mercer | See Aledo. |
| Kane*† .....Greene | See Carrollton. |
| ▲Kankakee*†...Kankakee | H. K. WHEELER. |
| Kansas*† .....Edgar | E. G. Rose. |
| Keithsburg*† ....Mercer | M. T. Kirkpatrick. |
| Kenney*† .....DeWitt | Scroggin & Co. |
| Kewanee*†.....Henry | BLISH & LAWSON. |
| Kings*† .....Ogle | See Rochelle. |
| Kingston*† .....DeKalb | See DeKalb. |
| Kinmundy*† .....Marion | John F. Donovan. |
| Kirkland*†.....DeKalb | See Genoa. |
| Kirkwood*† .....Warren | George M. Nixon. |
| Knoxville*† ..... Knox | E. A. Corbin. |
| ▲Lacon*†.....Marshall | E. D. RICHMOND |
| Ladd*† .....Bureau | J. W. BLEE. |
| Lafayette*† .....Stark | See Toulon. |
| Lagrange*†.....Cook | D. B. Lyman |
| Laharpe*†.....Hancock | L. S. McCrory. |
| La Moille*†.....Bureau | H. A. Stanard. |
| Lanark*† .....Carroll | C. W. Middlekauff. |
| La Rose*†.....Marshall | R. M. Barnes. |
| Lasalle*† .....Lasalle | DUNCAN & DOYLE. |
| Latham*† .....Logan | F. A. Gasaway. |
| ▲Lawrenceville*† Lawr'ce | C. J. BORDEN. |
| Leaf River*†.....Ogle | George E. Johnson. |
| Lebanon*.....St. Clair | H. H. HORNER. |
| Leland*†..... Lasalle | A. A. Clapsaddle. |
| Lemont*† .....Cook | Frank W. Welch. |
| Lena*†.....Stephenson | A. J. Clarity. |
| Leroy*†.....McLean | E. D. RIDDLE. |
| ▲Lewistown*†.....Fulton | HARRY M. WAGGONER. |
| Lexington*†.....McLean | A. B. Davidson. |
| Libertyville*† .....Lake | Paul MacGuffin. |
| ▲Lincoln*† .....Logan | S. L. WALLACE. |
| Litchfield*† Montgomery | J. H. ATTERBURY. |
| Little York*†.....Warren | See Monmouth. |
| Loami*†.....Sangamon | D. I. Staley. |
| Lockport*†.....Will | C. B. CHEADLE. |
| Loda*†.....Iroquois | Nathan P. Goodell. |
| London Mills*†...Fulton | M. T. Robinson. |
| Longview*†. Champaign | See Champaign. |
| Lostant*† .....Lasalle | G. F. Bell. |
| ▲Louisville*†.....Clay | John R. Bonney. |
| Lovington*†.....Moultrie | A. W. Lux. |
| Ludlow *†.. Champaign | W. C. Smith. |
| Mackinaw*†.....Tazewell | See Pekin. |
| ▲Macomb*†..McDonough | NEECE & SON. |
| Macon*† .....Macon | See Decatur. |
| Mahomet*† ..Champaign | See Champaign. |
| Makanda*† .....Jackson | See Murphysboro. |
| Malta*† .....DeKalb | D. F. Peace. |
| Manchester*† .....Scott | See Bluffs. |
| Manhattan*† .....Will | See Joliet. |
| Manito*† .....Mason | J. A. McComas. |
| Mansfield*† .....Platt | C. F. Mansfield. |
| Manteno*† ....Kankakee | Winfield S. Campbell. |
| Maple Park*† .....Kane | See Elburn. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

| Town and County. | Name. |
|---|---|
| Maquon*† ..... Knox | E. L. Swigart. |
| Marengo*† ..... McHenry | A. B. Coon. |
| ▲Marion*† ..... Williamson | George W. Young. |
| Marissa*† ..... St. Clair | R. S. Hamilton. |
| Maroa*† ..... Macon | B. F. Shipley. |
| Marseilles*† ..... Lasalle | See Ottawa. |
| ▲Marshall*† ..... Clark | GRAHAM & TIBBS. |
| Martinsville*† ..... Clark | H. Gasaway. |
| Marysville ..... Vermilion | See Potomac. |
| Mascoutah*† ..... St. Clair | George F. Rambacher. |
| Mason City*† ..... Mason | G. W. ELLSBERRY. |
| Mattoon*† ..... Coles | CHARLES BENNETT. |
| Maywood*† ..... Cook | See Oak Park. |
| Mazon*† ..... Grundy | See Morris. |
| McHenry*† ..... McHenry | H. C. Mead. |
| McLean*†. ..... McLean | See Bloomington. |
| ▲McLeansboro*† Hamilt'n | WEBB & McLANE. |
| Mechanicsburg* ... Sang'n | See Springfield. |
| Media*† ..... Henderson | See Stronghurst. |
| Medora*† ..... Macoupin | J. W. Kitzmiller. |
| Melrose Park*† ..... Cook | See Oak Park. |
| Melvin*† ..... Ford | J. M. Thompson. |
| Mendon*† ..... Adams | See Quincy. |
| Mendota*† ..... Lasalle | JOHN F. MADDEN. |
| Meredosia*† ..... Morgan | See Jacksonville. |
| Metamora*† ... Woodford | A. R. Rich. |
| ▲Metropolis City*† Massac | COURTNEY & HELM. |
| Milford*† ..... Iroquois | Frank Harry. |
| Milledgeville*† .. Carroll | See Mount Carroll. |
| Millington*† ..... Kendall | See Aurora. |
| Milton* ..... Pike | N. A. Thornton. |
| Minier*† ..... Tazewell | See Pekin. |
| Minonk*† ..... Woodford | THOMAS KENNEDY. |
| Minooka*† ..... Grundy | L. K. Keogh. |
| Modesto*† ..... Macoupin | J. M. Allyn. |
| Moline*† ..... Rock Island | McENIRY & McENIRY. |
| Momence*† ... Kankakee | E. P. HARNEY. |
| Monica*† ..... Peoria | See Peoria. |
| ▲Monmouth*† ..... Warren | GRIER & STEWART. |
| ▲Monticello*† ..... Piatt | C. A. Tarman. |
| ▲Morris*† ..... Grundy | E. SANFORD. |
| ▲Morrison*† ..... Whiteside | SMITH & DANIELS. |
| Morrisonville*† Christi'n | Fred A. Wagoner. |
| Morton*† ..... Tazewell | See Pekin. |
| ▲Mound City*† ..... Pulaski | L. M. Bradley. |
| ▲Mt. Carmel*† ..... Wabash | LEEDS & RAMSEY. |
| ▲Mt. Carroll*† ..... Carroll | ORION M. GROVE. |
| Mt. Morris*† ..... Ogle | John Weller. |
| Mt. Olive*† ..... Macoupin | Thomas Williamson. |
| Mt. Pulaski*† ..... Logan | F. L. Tomlinson. |
| ▲Mt. Sterling*† ..... Brown | Hubbard & Reid. |
| ▲Mt. Vernon*† .. Jefferson | ALBERT WATSON. |
| Mowesqua*† ..... Shelby | W. G. Colbert. |
| Mulberry Grove ... Bond | W. C SHIELDS. |
| ▲Murphysboro*† .. Jackson | R. J. McELVAIN. |
| Naperville*† ..... Du Page | H. H. GOODRICH. |
| ▲Nashville*† . Washington | H. H. Hosmer. |
| Nat. Stock Yards*†. St. C. | See East St. Louis. |
| Nauvoo*● ..... Hancock | G. A. RITTER. |
| Nebo*† ..... Pike | I. J. Dyer. |
| Neoga*† ..... Cumberland | See Toledo. |
| Neponset*† ..... Bureau | See Buda. |
| Newark*..... Kendall | N. P. Barnard, Jr. |
| New Berlin* ... Sangamon | W. M. Warren. |
| New Boston*† ..... Mercer | M. Chamberlain. |
| New Holland*† ..... Logan | See Lincoln. |
| Newman*† ..... Douglas | W. W. Pepper. |
| ▲Newton*† ..... Jasper | GIBSON & JOHNSON. |
| New Windsor*† .. Mercer | W. H. Gladman. |
| Niantic*† ..... Macon | See Decatur. |
| Nokomis*† . Montgomery | D. H. Zepp. |
| Normal*† ..... McLean | R. L. Fleming. |
| Norris City*† ..... White | W. N. Green. |
| No. Henderson*† Mercer | See Aledo. |
| Nunda*† ..... McHenry | L. D. Lowell, Jr. |
| Oakland*† ..... Coles | J. H. Winkler. |
| Oak Park*† ..... Cook | J. A. BALDWIN. |
| Oblong*† ..... Crawford | See Robinson. |
| Odell*† ..... Livingston | J. D. Pound. |
| Ogden*† ..... Champaign | Wm. Brennan. |
| Ohio*† ..... Bureau | H. S. Pomeroy. |
| Okawville*† Washington | Moehle & Tcharner. |
| ▲Olney*† ..... Richland | R. B. Witcher. |
| Onarga*† ..... Iroquois | E. W. Morris. |
| Oneida*† ..... Knox | See Galesburg. |
| ▲Oquawka*† ..... Henderson | R. Cooper. |
| Orangeville*† Stephenson | Hiram Skinner. |
| ▲Oregon*† ..... Ogle | FRANCIS BACON. |
| Orion*† ..... Henry | M. L. Love. |
| ▲Ottawa*† ..... Lasalle | RECTOR C. HITT. References: Commercial Nat. Bk., Chicago; American Surety Co., N. Y. |
| Palatine*† ..... Cook | F. J. Filbert. |
| Palestine*† .... Crawford | A. L. MacHatton. |
| Palmyra*† ..... Macoupin | Searcy & Etter. |
| Pana*† ..... Christian | E. A. HUMPHREYS & SON. |
| ▲Paris*† ..... Edgar | JAMES A. EADS. |
| Pawnee*● ..... Sangamon | J. R. Kincaid. |
| Paw Paw*† ..... Lee | C. F. Preston. |
| ▲Paxton*† ..... Ford | KERR & LINDLEY. |

| Town and County. | Name. |
|---|---|
| Pearl† ..... Pike | See Milton. |
| Pearl City*† . Stephenson | H. M. Dodds. |
| Pecatonica*† Winnebago | C. C. Stevens. |
| ▲Pekin*† ..... Tazewell | WM. DON MAUS. |
| Penfield*† ... Champaign | See Champaign. |
| ▲Peoria*† ..... Peoria | ELLWOOD, MEEK & LOVETT. References: First National Bank and Central National Bank. |
| " ..... " | WM. G. McROBERTS, Hamlin Building. Refers to Dime Savings Bank, Merchants National Bank, and Walter Barker, President of Commercial National Bank. |
| Peotone*† ..... Will | Michael Collins. |
| Perry* ..... Pike | G. W. Hinman. |
| Peru*† ..... Lasalle | F. T. BEERS. |
| ▲Petersburg*† ..... Menard | T. W. McNEELY. |
| Philo*† ..... Champaign | See Champaign. |
| ▲Pinckneyville*† .... Perry | W. T. Vaughn. |
| Piper City*† ..... Ford | See Paxton. |
| ▲Pittsfield*† ..... Pike | A. C. BENTLEY. |
| Plainfield*† ..... Will | George J. Arbeiter. |
| Plano*† ..... Kendall | E. W. FAXON. |
| Pleasant Plains*† Sang'n | See Springfield. |
| Plymouth*† .... Hancock | George E. Terry. |
| Polo*† ..... Ogle | Fred Zick. |
| ▲Pontiac*† .... Livingston | HARRY G. GREENEBAUM. |
| Poplar Grove*† ... Boone | H. D. Blodgett. |
| Port Byron*● Rock Island | J. W. Simonson. |
| Potomac*† .... Vermilion | See Danville. |
| Prairie City*† McDon'gh | E. A. BOYNTON. |
| ▲Princeton*† ..... Bureau | CAIRO A. TRIMBLE. |
| Princeville*† ..... Peoria | See Peoria. |
| Prophetstown*† Whites'e | H. H. Waite. |
| Pullman*† ..... Cook | See Chicago. |
| ▲Quincy*† ..... Adams | HAMILTON & WOODS. Refer to First National and Ricker National banks. |
| Ramsey*† ..... Fayette | See Vandalia. |
| Rankin*† ..... Vermilion | J. F. Campbell. |
| Rantoul*† .... Champaign | Thomas J. Roth. |
| Raritan* ..... Henderson | See Stronghurst. |
| Ravenswood*† ..... Cook | Thomas J. Dawson. |
| Raymond*† Montgomery | W. E. Witt. |
| Red Bud*† ..... Randolph | Alfred D. Riess. |
| Reynolds*† .. Rock Island | See Rock Island. |
| Richmond*† ... McHenry | See Woodstock. |
| Richview*†. Washington | Geo. T. Hoke. |
| Ridge Farm*† Vermilion | R. W. Fisk. |
| Ridgway*† ..... Gallatin | W S. Phillips. |
| Roanoke*† ..... Woodford | See Eureka. |
| Roberts*† ..... Ford | See Paxton. |
| ▲Robinson*† .... Crawford | PARKER & CROWLEY. |
| Rochelle*† ..... Ogle | D. W. Baxter. |
| ▲Rockford*† .. Winnebago | E. H. MARSH. |
| ▲Rock Island*† Rock Isl'd | EDWIN E. PARMENTER. |
| Rogers Park*† ..... Cook | J. J. Barbour. |
| Roodhouse*† ..... Greene | D. J. Sullivan. |
| Roscoe*† .... Winnebago | See Poplar Grove. |
| Roseland† ..... Cook | See Chicago. |
| Roseville*† ..... Warren | Leroy S. Scott. |
| Rossville*† .... Vermilion | W. B. Redden. |
| ▲Rushville*† ..... Schuyler | GLASS & BOTTENBERG. |
| Rutland*† ..... Lasalle | See Ottawa. |
| Sadorus*† .... Champaign | See Tolono. |
| ▲Salem*† ..... Marion | L. M. KAGY. |
| Sandoval*† ..... Marion | Charles F. Patterson. |
| Sandwich*† ..... De Kalb | S. B. STINSON. |
| San Jose*† ..... Mason | See Lincoln. |
| Saunemin*† .. Livingston | W. P. Carrithers. |
| Savanna*† ..... Carroll | W. F. DOW. |
| Saybrook*† ..... McLean | George M. Nelson. |
| Seaton*† ..... Mercer | See Aledo. |
| Secor*† ..... Woodford | See Eureka. |
| Seneca*† ..... Lasalle | C. H. R. Thomas. |
| Shabbona ..... DeKalb | See Sycamore. |
| Shannon*† ..... Carroll | See Lanark. |
| ▲Shawneetown*† . Gallatin | CARL ROEDEL. |
| Sheffield*† ..... Bureau | See Buda. |
| ▲Shelbyville*† ..... Shelby | WALTER C. HEADEN. |
| Sheldon*† ..... Iroquois | See Watseka. |
| Sheridan*† ..... Lasalle | See La Salle. |
| Sherrard*† ..... Mercer | See Aledo. |
| Shipman*† ..... Macoupin | J. M. Hampton. |
| Sidell*† ..... Vermilion | L. E. Conner. |
| Sidney*† ..... Champaign | See Champaign. |
| Sigel*† ..... Shelby | E. Kunkler. |
| Smithfield*† ..... Fulton | See Lewistown. |
| Smithshire*† .... Warren | See Monmouth. |
| Somonauk*† .... DeKalb | L. B. Olmstead. |
| Sorento*† ..... Bond | See Greenville. |
| South Chicago*† ... Cook | See Chicago. |
| South Evanston*† .. Cook | See Chicago. |
| Sparta*† ..... Randolph | R. J. Goddard. |
| Springerton* ..... White | W. C. Ingram. |
| ¶▲Springfield*† Sangamon | E. L. CHAPIN. Refers by permission to Illinois National Bank. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

| Town and County. | Name. |
|---|---|
| Spring Valley*†..Bureau | WILLIAM HAWTHORNE. |
| Stanford*† .....McLean | See Bloomington. |
| Staunton*† ....Macoupin | R. E. DORSEY. |
| St. Anne*† ....Kankakee | W. G. Brooks. |
| St. Charles*† .....Kane | CHARLES A. MILLER. |
| St. Elmo*† .....Fayette | See Vandalia. |
| St.Francisv'le*†Lawre'ce | See Lawrenceville. |
| St. Joseph*†. Champaign | See Champaign. |
| Sterling*† .... Whiteside | I. L. WEAVER. |
| Stewardson*†.....Shelby | Boggs & McDaniel. |
| Stillman Valley*†...Ogle | See Byron. |
| Stockton*†...Jo Daviess | W. S. Eaton. |
| Stone Fort*†.....Saline | L. E. Berker. |
| Stonington*† ..Christian | See Taylorville. |
| Streator*† .....Lasalle | P. J. LUCEY. |
| Stronghurst*†Henderson | R. F. Robinson. |
| Sublette*† .....Lee | See Paw Paw. |
| ▲Sullivan*† .....Moultrie | JOHN R. EDEN. |
| Sumner*†.....Lawrence | Lewis & Sumner. |
| ▲Sycamore*†.....DeKalb | CARNES & DUNTON. |
| Table Grove*†....Fulton | William S. Hipsley. |
| Tallula*† ..... Menard | J. J. Baker. |
| Tamaroa*†.....Perry | See DuQuoin. |
| Tampico*† .... Whiteside | See Morrison. |
| ▲Taylorville*†...Christian | J. C. McBRIDE. |
| Thawville*†.....Iroquois | See Watseka. |
| Thomasboro*†Champa'n | See Champaign. |
| Tinley Park*†.....Cook | See Chicago. |
| Tiskilwa*† .....Bureau | See Princeton. |
| ▲Toledo*†....Cumberland | CHARLES M. CONNOR. |
| Tolono*†.....Champaign | W. A. Perkins. |
| Toluca*†.....Marshall | See Lacon. |
| Tonica*† .....Lasalle | Gunn & Gunn. |
| ▲Toulon*†.....Stark | Allen P. Miller. |
| Tremont*† .....Tazewell | See Pekin. |
| Trenton*†.....Clinton | W. S. Louden. |
| Triumph*†.....Lasalle | See Mendota. |
| Troy*† .....Madison | See Edwardsville. |
| ▲Tuscola*†.....Douglas | N. C. LYRLA. |
| Union Hill†...Kankakee | See Kankakee. |
| ▲Urbana*† ....Champaign | CUNNINGHAM & BOGGS. |
| Utica*† ..... Lasalle | J. B. Cunniff. |
| ▲Vandalia*†.....Fayette | S. A. PRATER. |
| Varna*†.....Marshall | See Lacon. |
| Vermont*† .....Fulton | J. C. Phillips. |
| Verona*† ..... Grundy | J. L. Waterman. |
| Versailles*† .....Brown | See Bluffs. |
| Victoria*.....Knox | See Galesburg. |
| ▲Vienna*†.....Johnson | Whitnell & Gillespie. |
| Viola*† .....Mercer | See Aledo. |
| Virden*† .....Macoupin | H. C. Simons. |
| ▲Virginia*†.....Cass | R. W. MILLS. |
| Waggoner*†Montgom'ry | George Richardson. |
| Walnut*†.....Bureau | M. A. Stiver. |
| Wapella*†.....De Witt | See Clinton. |
| Warren*†.....Jo Daviess | W. H. Glasgow. |
| Warren-burg*†...Macon | See Decatur. |
| Warsaw*† .....Hancock | W. N. GROVER. |
| Washburn*†..Woodford | George P. Gill. |
| Washington*†..Tazewell | John W. Dougherty. |
| Wataga*† .....Knox | See Galesburg. |
| ▲Waterloo*†.....Monroe | JOSEPH W. RICKERT. |
| Waterman*†.....De Kalb | See Sycamore. |
| ▲Watseka*†.....Iroquois | A. F. GOODYEAR. |
| ▲Waukegan*†.....Lake | R. W. COON. |
| Waverly*†.....Morgan | Hamilton & Etter. |
| Waynesville*†...De Witt | See Clinton. |
| Weldon*†.....De Witt | See Clinton. |
| Wellington*† ...Iroquois | See Watseka. |
| Wenona*† .....Marshall | J. H. Jackson. |
| West Brooklyn*†....Lee | See Paw Paw. |
| West Chicago*†.Du Page | C. D. Clark. |
| Westfield*†.....Clark | J. D. Hemphill. |
| West Pullman*†....Cook | See Chicago. |
| West Salem*†..Edwards | See Albion. |
| ▲Wheaton*†.....Du Page | WILLIAM NUNN. |
| White Hall*†.....Greene | Mark Meyerstein. |
| Williamsfield*†.....Knox | See Galesburg. |
| Williamsvile*†Sanga'on | See Springfield. |
| Wilmington*†.....Will | Edward Corlett. |
| ▲Winchester*†.....Scott | JAMES A. WARREN. |
| Windsor*†.....Shelby | Amos Walker. |
| Winnetka*†.....Cook | Carlton Prouty. |
| Winslow*†...Stephenson | See Freeport. |
| Woodhull*†.....Henry | W. W. White. |
| ▲Woodstock*†..McHenry | V. S. LUMLEY. |
| Wyanet*†.....Bureau | See Princeton. |
| Wyoming*†.....Stark | Frank Thomas. |
| Xenia*† .....Clay | W. S. Morgan. |
| Yates City*† .....Knox | See Galesburg. |
| ▲Yorkville*†.....Kendall | H. S. Hudson. |

## INDIANA.

| Town and County. | Name. |
|---|---|
| Akron*†.....Fulton | See Rochester. |
| Albany*†.....Delaware | O. Dowden. |
| ▲Albion*† ..... Noble | L. W. WRIGLEY. |
| Alexandria*† ...Madison | SHANNON & RIZER. |
| Ambia*†.....Benton | W. Lee Bartlett. |
| ▲Anderson*† .... Madison | WILLIAM S. DIVEN. |
| ▲Angola*†.....Steuben | BEST, BRATTON & YOTTER. |
| Arcadia*†.....Hamilton | Thomas J. Bishop. |
| Argos*†.....Marshall | John R. Jones. |
| Ashley*†..... Steuben | Thomas Wichwire. |
| Atlanta*.....Hamilton | See Cicero. |
| Attica*†.....Fountain | ISAAC E. SCHOONOVER. |
| ▲Auburn*†.....De Kalb | ROBY & HARPER. |
| Aurora*†.....Dearborn | DOWNEY & SHUTTS. |
| Avilla*†..... Noble | See Kendallville. |
| Batesville*† ..... Ripley | Cravens & Cravens. |
| ▲Bedford*†.....Lawrence | BROOKS & BROOKS. |
| Bern*†.....Adams | Kelly & Moran. |
| ▲Bloomfield*† .... Greene | CAVINS & HENDERSON. |
| ▲Bloomington*†...Monroe | LEE & GRIMES. |
| ▲Bluffton*† ..... Wells | TODD & TODD. |
| ▲Boonville*†.....Warrick | ARMSTRONG & SHAFER. |
| Boswell*† .....Benton | A. B. McAdams. |
| Bourbon*†.....Marshall | J. D. Chaplin. |
| ▲Brazil*† .....Clay | RAWLEY & HUTCHISON. |
| Bremen*†.....Marshall | S. J. Hayes. |
| Bristol*†.....Elkhart | Harvey W. Kautz. |
| Brook*†.....Newton | Graves & Graves. |
| Brookston*†.....White | See Chalmers. |
| ▲Brookville*†....Franklin | GEORGE F. O'BYRNE. |
| ▲Brownstown*†..Jackson | APPLEWHITE & APPLEWHITE. |
| Butler*†.....DeKalb | C. J. Coats. |
| Cambridge City*† Wayne | Lynn E. Kepler. |
| Camden*† .....Carroll | P. Ray. |
| Campbellsb'g*†Wash't'n | See Salem. |
| ▲Cannelton*† .....Perry | C. A. WEATHERS. |
| Carlisle*† .....Sullivan | W. B. Akin. |
| Carthage*† .....Rush | See Rushville. |
| Cayuga*† .... Vermilion | J. H. BROWN. |
| Chalmers*†.....White | E. R. Price. |
| Charlestown*†.....Clark | W. H. Watson. |
| Chesterton*† .....Porter | G. R. Williams. |
| Chrisney*† .....Spencer | See Rockport. |
| Churubusco*†...Whitley | John W. Orndorf. |
| Cicero*† .....Hamilton | P. J. Farlss. |
| Clarks Hill*†Tippecanoe | See Colfax. |
| Clay City*†..... ....Clay | GEORGE W. WILTSE. |
| Clayton*† .... Hendricks | See Plainfield. |
| Clinton*† .... Vermilion | J. A. Wittermood. |
| Colfax*†.....Clinton | F. M. Goldsberry. |
| ▲Columbia City*† Whitley | ANDREW A. ADAMS. |
| ▲Columbus*† Bartho'mew | COOPER & COOPER. |
| ▲Connersville*†..Fayette | FLORA & BROADDUS. |
| Converse*†.....Miami | Fred P. Clark. |
| Corunna*† .....DeKalb | See Waterloo. |
| ▲Corydon*.....Harrison | T. J. Wilson. |
| ▲Covington*† ...Fountain | CHARLES M. McCABE. |
| ▲Crawfordsville*†M'ntg'y | FINLEY P. MOUNT. |
| Crothersville*†..Jackson | H. H. Prince. |
| ▲Crown Point*† .....Lake | J. KOPELKE. |
| Culver*•.....Marshall | H. A. Logan. |
| Cynthiana*† ..... Posey | John B. Smith. |
| Dalesville*†.....Delaware | J. M. Fenwich. |
| Dana*† ..... Vermilion | E. B. James. |
| ▲Danville*†..... Hendricks | HOGATE & CLARK. |
| Darlington*† Montgom'y | A. N. Cave. |
| ▲Decatur*† ..... Adams | E. K. ERWIN. |
| ▲Delphi*† ..... Carroll | SMITH & JULIEN. |
| Dillsboro*† ....Dearborn | See Aurora. |
| Dunkirk*† ..... Jay | J. T. Day. |
| Earl Park*† .....Benton | Fraser & Isham. |
| East Chicago*† ..... Lake | B. M. Cheney. |
| Eaton*† .....Delaware | W. H. Younts. |
| Edinburg*† .....Johnson | See Franklin. |
| Elizabethtown*† Barth'w | J. H. Bradford. |
| Elkhart*† .....Elkhart | LEVY CHAMBERLAIN. |
| Ellettsville*† ....Monroe | See Bloomington. |
| Elwood*† .....Madison | WARD L. ROACH. |
| ▲English*† ..... Crawford | See Leavenworth. |
| ▲Evansville*† Vand'burgh | GEORGE A. CUNNINGHAM, Attorney for First National Bank. |
| Fairmount*† ..... Grant | Chas. T. Parker. |
| Farmland*† ....Randolph | David Wasson. |
| Flora*† ..... Carroll | J. B. SMITH. |
| Fort Branch*†.... Gibson | Mark L. Harris. |
| Fortville*† .....Hancock | John C. Jenkins. |
| Fort Wayne*†.....Allen | O. N. HEATON, Attorney for Fort Wayne Trust Co. |
| ▲Fowler*† .....Benton | FRAZER & ISHAM. |
| Francesville*† ...Pulaski | C. W. Barker. |
| ▲Frankfort*†.....Clinton | J. C. FARBER. |
| ▲Franklin*† ..... Johnson | MILLER & BARNETT. |
| Frankton*† .....Madison | J. O. Barrett. |
| Fremont*†.....Steuben | J. G. Yeagley. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Galveston*† .....Cass | B. B. RICHARDS. |
| Garrett*† .....De Kalb | H. W. MOUNTZ. |
| Gas City*† .....Grant | Brandenburg & Linn. |
| Geneva*† .....Adams | William Drew. |
| Goodland*† .....Newton | J. W. Oswald. |
| ▲Goshen*† .....Elkhart | MILLER & DRAKE. |
| Gosport*† .....Owen | E. S. Davis. |
| ▲Greencastle*† ...Putnam | S. A. HAYS. |
| ▲Greenfield*† ...Hancock | MARSH & COOK. |
| ▲Greensburg*† ...Decatur | D. A. MYERS |
| Greentown*† ....Howard | Cooper & Somerville. |
| Greenwood*† ....Johnson | J. F. Crawford. |
| Hagerstown*† ....Wayne | B. F. Mason. |
| Hamilton*† ..... Steuben | See Auburn. |
| Hammond*† ..... Lake | CHARLES. F. GRIFFIN. |
| ▲Hartford City*† Blackf'd | CANTWELL, CANTWELL & SIMMONS. |
| Hebron*† .....Porter | George C. Gregg. |
| Hillsboro*† ....Fountain | John W. Newlin. |
| Hobart*† .....Lake | J. H. Conroy. |
| Hope*† ....Bartholomew | W. N. Aikin. |
| Huntingburg*† .. Dubois | LEO H. FISHER. |
| ▲Huntington*† .Hunt'gton | SPENCER, BRANYAN & SPENCER. |
| Idaville*• .....White | See Monticello. |
| ¶▲Indianapolis*† ..Marion | JAMESON & JOSS. Commercial and corporation law; non-resident business a specialty; mortgage foreclosures. Long distance telephone No. 1142. For responsibility and trustworthiness, refer to any bank in city. In important matters wire Fletcher's Bank, Merchants, or Indiana National at our expense. |
| Jamestown*† ..... Boone | Wm. Darnell. |
| ▲Jasper*† .....Du Bois | Bretz & McFall. |
| ▲Jeffersonville*† ....Clark | S. S. JOHNSON. |
| Jonesboro*† .....Grant | Henderson Oliver. |
| Kendallville*† ....Noble | JAMES GRAVES. |
| ▲Kentland*† .....Newton | Cummings & Darroch. |
| Kewanna*† .....Fulton | A. D. TONER, JR. |
| Kingman*† .....Fountain | J. M. Wilkey. |
| Kirklin*† .....Clinton | George T. Williams. |
| Knightstown*† ....Henry | C. D. MORGAN. |
| ▲Knox*† .....Starke | GOULD & PETERS. |
| ▲Kokomo*† ..... Howard | J. W. COOPER. |
| Ladoga*† ...Montgomery | M. M. Bachelder. |
| ▲La Fayette*† .. Tip'canoe | WILSON & QUINN. Refer to Perrin National Bank. |
| La Fontaine*† .. Wabash | See Wabash. |
| ▲Lagrange*† ... Lagrange | R. D. MACHAN. |
| Lapel*† ..... Madison | See Anderson. |
| ▲La Porte*† .....La Porte | M. E. LELITER. |
| Laurel*† .....Franklin | See Brookville. |
| ▲Lawrenceburg*† Dearb'n | Warren N. Hauck. |
| Leavenworth*• Crawford | John H. Weathers. |
| ▲Lebanon*† .....Boone | SAMUEL R. ARTMAN. |
| Lexington*† ..... Scott | See Scottsburg. |
| ▲Liberty*† ..... Union | Albert Davis. |
| Ligonier*† .....Noble | W. H. Wigton. |
| Lima*† ..... Lagrange | See La Grange. |
| Linden*† ....Montgomery | See Crawfordsville. |
| Linton*† .....Greene | J. B. Filbert. |
| ▲Logansport*† .....Cass | MAGEE & FUNK. |
| Loogootee*† ..... Martin | Henry Wood. |
| Lowell*† ..... Lake | S. C. Dwyer. |
| Lynn*† ..... Randolph | See Winchester. |
| Macy*† .....Miami | See Peru. |
| ▲Madison*† .....Jefferson | W. O. FORD. |
| Manilla*† .....Rush | George S. Jones. |
| Marengo*† .....Crawford | See English. |
| ▲Marion*† .....Grant | GEORGE G. WHARTON. |
| Markle*† .... Huntington | W. S. Smith. |
| Marshall*† ..... Parke | See Rockville. |
| ▲Martinsville*† ...Morgan | Renner & McNutt. |
| Matthews* .....Grant | See Hartford City. |
| Medaryville*† ....Pulaski | See Winamac. |
| Mentone*† ....Kosciusko | J. F. Johnson. |
| Michigan City*† .Laporte | J. H. ORR. |
| Middlebury*† ....Elkhart | M. G. Hoover. |
| Middletown*† .....Henry | E. L. Elliott. |
| Milan*† .....Ripley | See Lawrenceburg. |
| Milford*† .....Kosciusko | T. C. McLaughlin. |
| Milroy*† .....Rush | See Rushville. |
| Mishawaka*† . St. Joseph | E. Voll Bingham. |
| Mitchell*† .....Lawrence | W. H. Edwards. |
| Monon*† .....White | J. G. YORK. |
| Monroeville*† .....Allen | E. W. Meeks. |
| Montezuma*† ..... Parke | F. L. Canine. |
| ▲Monticello*† .....White | GUTHRIE & BUSHNELL. |
| Montpelier*† ..Blackford | C. W. Kinnan. |
| Mooresville*† ....Morgan | Jas. M. Bishop. |
| Morgantown*† ..Morgan | John V. King. |
| Morocco*† .....Newton | Davis & Dunlap. |
| Morristown*† ....Shelby | See Shelbyville. |
| Mount Vernon*† .. Posey | E. M. SPENCER. |
| Mulberry*† .....Clinton | W. H. Peter. |

| Town and County. | Name. |
|---|---|
| ▲Muncie*† .....Delaware | GREGORY, SILVERBURG & LOTZ. Attorneys for Delaware County National bank. |
| Nappanee*† ..... Elkhart | G. M. NETERER. |
| ▲Nashville* .....Brown | R. L. Coffey. |
| ▲New Albany*† .....Floyd | KELSO & KELSO. |
| New Carlisle*† .St. Jos'ph | S. C. Lancaster. |
| ▲New Castle*† .....Henry | D. W. KINSEY. |
| New Harmony*† ..Posey | PERCY WELCH. |
| New Palestine*† Hancock | N. B. Bradenburgh. |
| New Paris*† .....Elkhart | A. J. Pickering. |
| ▲Newport*† ...Vermilion | Conley and Whittock. |
| ▲New Richmond*† M'tg'y | See Crawfordsville. |
| ▲Noblesville*† ..Hamilton | GAVIN & DAVIS. |
| North Judson*† ..Starke | G. T. Menish. |
| No. Manchester*† W'b'sh | JAMES W. ARTHUR. |
| North Salem*† Hendr'ks | See Danville. |
| North Vernon*† ..Jen'gs | LINCOLN DIXON. |
| Oakland City*† ...Gibson | J. M. & S. L. Vandeveer. |
| Odon*† .....Daviess | H. H. Crane. |
| Orleans*† .....Orange | Wright & Lingle. |
| Osgood*† ..... Ripley | R. A. Creignite. |
| Otterbein*† .....Benton | Bode Lamb. |
| Owensville*† .... Gibson | A. W. Sprague. |
| Oxford*† .....Benton | See Fowler. |
| ▲Paoli*† .....Orange | T. B. Buskirk |
| Parker*† .... Randolph | Thomas Condon. |
| Patriot*† ....Switzerland | See Vevay. |
| Pendleton*† ....Madison | C. E. Goodrich. |
| Pennville* .....Jay | Joseph H. Sell. |
| Perrysville*† .Vermilion | See Newport. |
| ▲Peru*† .....Miami | NOTT N. ANTRIM. |
| ▲Petersburg*† .....Pike | Posey & Chappell. |
| Pierceton*† ...Kosciusko | J. H. Taylor. |
| Pine Village* .....Warren | See Williamsport. |
| Pittsboro*† ....Hendricks | J. M. Wells. |
| Plainfield*† ...Hendricks | John Morgan. |
| ▲Plymouth*† .....Marshall | JOHN W. PARKS. |
| ▲Portland*† .....Jay | CORNELIUS CORWIN. |
| Poseyville*† .....Posey | James Kilroy. |
| ▲Princeton*† .....Gibson | MILLER & MILLER. |
| Redkey*† .....Jay | George N. Edgar. |
| Remington*† .....Jasper | Ira W. Yeoman. |
| ▲Rensselaer*† .....Jasper | MORDECAI F. CHILCOTE. |
| Reynolds*† ..... White | See Monticello. |
| ▲Richmond*† ..... Wayne | A. M. GARDNER. |
| Ridgeville*† ...Randolph | N. W. Ferguson. |
| ▲Rising Sun*† .....Ohio | W. W. Williams. |
| Roachdale*† .....Putnam | See Greencastle. |
| Roann*† ..... Wabash | D. D. Van Buskirk. |
| Roanoke*† ..Huntington | See Huntington. |
| ▲Rochester*† .....Fulton | HOLMAN & STEPHENSON. |
| ▲Rockport*† .....Spencer | KRAMER, HEURING & MAY. |
| ▲Rockville*† ..... Parke | Elwood Hunt. |
| Rossville*† .....Clinton | John C. Rogers. |
| Royal Center*† ..... Cass | James M. Fry. |
| ▲Rushville*† ..... Rush | MORRIS, INNIS & MORGAN. |
| Russellville*† ....Putnam | J. Burnside. |
| Russiaville*† ....Howard | James W. Cooper. |
| ▲Salem*† .....Washington | F. N. Hostetter |
| ▲Scottsburg*† .....Scott | SHEA & STOREN. |
| Sellersburg*† ..... Clark | See Jeffersonville. |
| Seymour*† .....Jackson | SHEA & WOOD. |
| ▲Shelbyville*† ..... Shelby | LOVE & MORRISON. |
| Sheridan*† ..... Hamilton | A. C. PEARSON. |
| Shipshewana*† Lagrange | J. W. Nusbaum. |
| Shirley*† .....Henry | Thomas J. De Mund. |
| Shoals*† ..... Martin | J. T. Rogers. |
| Silver Lake*† .Kosciusko | C. W. Shipley. |
| ▲South Bend*† .St. Joseph | GEO. E. CLARKE. Refers to First National Bank. |
| South Whitley*† Whitley | F. B. Moe. |
| ▲Spencer*† .....Owen | WILLIS HICKAM. |
| Spiceland*† .....Henry | H. G. Gergin. |
| St. Joe Station*† DeKalb | See Auburn. |
| Star City*† ..... Pulaski | See Winamac. |
| Stilesville* ....Hendricks | See Danville. |
| ▲Sullivan*† .....Sullivan | JOHN S. BAYS. |
| Summitville*† ...Madison | W. S. Beeson. |
| Swayzee*† .....Grant | Long & Cassell. |
| Syracuse*† ...Kosciusko | Geo. W. Miles. |
| Tell City* .....Perry | John T. Patrick. |
| ▲Terre Haute*† .....Vigo | SAMUEL R. HAMILL. |
| Thorntown*† .....Boone | See Lebanon. |
| ▲Tipton*† .....Tipton | Waugh, Kemp & Waugh. |
| Topeka*† .....Lagrange | See Goshen. |
| Union City*† ..Randolph | BELL & ROSS. |
| Upland*† .....Grant | See Marion. |
| ▲Valparaiso*† .....Porter | A. D. BARTHOLOMEW. |
| Veedersburg*† .Fountain | A. Marshall. |
| ▲Vernon*† .....Jennings | T. C. Batchelor. |
| ▲Versailles* ..... Ripley | Adam Stockinger. |
| ▲Vevay*† .....Switzerland | Carroll S. Tandy. |
| ▲Vincennes*† ..... Knox | JAMES W. EMISON. |
| ▲Wabash*† ..... Wabash | OLIVER H. BOGUE. |
| Wakarusa*† .... Elkhart | S. C. Harrington. |
| Walkerton*† ..St. Joseph | W. A. Dailey. |
| Wanatah*† ..... La Porte | E. J. Bower. |
| Warren*† ...Huntington | L. L. Simons. |
| ▲Warsaw*† ....Kosciusko | J. D. WIDAMAN. |

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▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| ▲Washington*•† .. Daviess | OGDEN & INMAN. |
| Waterloo*† ..... De Kalb | C. M. Phillips. |
| Waveland*•†Montgomery | Acker & Rosebaum. |
| Waynetown*•†M'tgomery | J. S. Zuck. |
| W. College Corner ..Union | See College Corner, Ohio. |
| Westfield*•† ....Hamilton | J. E. Hodgin. |
| West Lebanon*•†.Warren | John R. Crask. |
| ▲West Shoals* ..... Martin | See Shoals. |
| Westville*•†.....La Porte | Azariah Williams. |
| Whiting*•† .....Lake | F. N. Gavit. |
| ▲Williamsport*•†..Warren | C. V. McAdams. |
| ▲Winamac*•† .....Pulaski | BURSON & BURSON. |
| ▲Winchester*•†..Randolph | CALDWELL & NICHOLS. |
| Windfall*•† .....Tipton | E. A. Mock. |
| Wingate*•† .Montgomery | See Crawfordsville. |
| Winslow*•† ..... Pike | M. M. Rice. |
| Wolcott*•† .....White | George F. Baker. |
| Wolcottville*•†.Lagrange | Isaac Collins. |
| Worthington*•† ..Greene | W. L. RUDE. |
| Zionsville*•† .....Boone | C. H. Beamer. |

## INDIAN TERRITORY.

| Town and County. | Name. |
|---|---|
| Afton*•†Cherokee Nation | J. S. Truitt. |
| Ardmore*•† Chick's'wNa. | POTTERF & BOWMAN. Refer to City National Bank. |
| Atoka*•† ChoctawNation | See Muscogee |
| Bristow.....Creek | See Stroud, Okl. Ter. |
| Caddo*•†.....Choctaw Na. | Charles E. McPherson. |
| Checotah*•†.... Creek Na. | See Muscogee. |
| Chelsea*•†..Cherokee Na. | D. G. Elliott. |
| Chickasha*•† Ch'k's'wNa. | WELBORNE & SHEPHERD. |
| Claremore*•† Cher'k'eNr. | DAVENPORT & HALL. |
| Comanche*•†Ch'k's'w Na. | See Duncan. |
| Davis*•† ..Chickasaw Na. | H W. Fielding. |
| Duncan*•†.Chickasaw Na. | Wolverton & March. |
| Durant*•†•..Choctaw Na. | See South McAlester. |
| Eufaula*•†. Creek Natl.n | E. I. O'Reilly. |
| Fairland*•† Cherokee Na. | See Claremore. |
| Holdenville*•†.Creek Na. | See South McAlester. |
| Lehigh*•†....Choctaw Na. | A. T. West. |
| Marietta*•†ChickasawNa. | B. C. Logsdon. |
| Marlow*•† Chickasaw Na. | W. A. Proctor. |
| Miami*•† .....Peoria Na. | H. H. McCluer. |
| Minco*•†..Chickasaw Na. | R. Bond. |
| Muscogee*•†Creek Nation | T. A. SANSON, JR. |
| Nowata*•†. Cherokee Na. | E. B. Lawson. |
| ▲Okmulgee*.Creek Nation | See Muscogee. |
| Pauls Valley*•†C'k's'wNa. | BLANTON & WOLFE. |
| Purcell*•†.Chickasaw Na. | GEORGE M. MILLER. |
| Rush Springs*•†Ch'kasaw | See Marlow. |
| Ryan*•†....Chickasaw Na. | E. E. Morris. |
| ▲S. McAlester*•†Ch't'wNa. | McKENNON, MANSFIELD, McMURRAY & CORNISH. |
| Sapulpa*•†..... Creek Na. | MARS & STRICKLIN. |
| ▲Tahlequah*.Cherokee Na. | John P. Buster. |
| ▲Tishomingo*.C'kas'w Na. | Treadwell & Lucas. |
| Tulsa*•†.....Creek Nation | Poe & Campbell. |
| Vinita*•† ...Cherokee Na. | W. H. KORNEGAY. |
| Wagoner*•† Creek Nation | Watts & Watts. |
| ▲Wewokas†..Seminole Na. | See Muscogee. |
| Wynnew'd*•† C'kas'w Na. | CYRUS G. KEAN. |

## IOWA.

| Town and County. | Name. |
|---|---|
| Ackley*•† .....Hardin | J. S. Roberts. |
| Adair*•† .....Adair | S. B. Gwin. |
| ▲Adel*•† .....Dallas | WHITE & CLARKE. |
| Afton*•† .....Union | H. P. Armitage. |
| Ainsworth*•†Washington | See Washington. |
| Akron*•†.....Plymouth | M. A. Agnes. |
| ▲Albia*•† .....Monroe | W. A. NICHOL. |
| Alden*•†.....Hardin | Furry Bros. |
| Alexander*•† ....Franklin | See Hampton. |
| ▲Algona*•†.....Kossuth | SULLIVAN & McMAHON. |
| Allerton*•† ..... Wayne | D. D. Shirley. |
| ▲Allison*•†.....Butler | W. S. Montgomery. |
| Almora*•† .....Delaware | See Manchester. |
| Alta*•† .. ....BuenaVista | H. F. Schultz. |
| Altavista*•†...Chickasaw | See New Hampton. |
| Alton*•† .....Sioux | G. W. Pitts. |
| Altoona*•† .....Polk | See Des Moines. |
| Alvord*•† .....Lyon | J. D. Stewart. |
| Ames*•†.....Story | G. A. Underwood. |
| ▲Anamosa*•† .....Jones | C. M. BROWN. |
| Anita*•†..... .....Cass | Walter E. Haynes. |
| Anthon*•†.....Woodbury | Walling & Olsson. |
| Aplington*•†.....Butler | F. B. Royce. |
| Arcadia*•†.....Carroll | See Carroll. |
| Archer*•† .....O'Brien | See Primghar. |
| Arion*•†.....Crawford | See Charter Oak. |
| Arlington*•†..... Fayette | James Cooney. |
| Armstrong*•†....Emmett | I. M. Pritchard. |
| Arthur*•† .....Ida | See Ida Grove. |
| Ashton*•† .....Osceola | See Sibley. |
| Atkins*•† .....Benton | See Vinton. |
| ▲Atlantic*•† ..... Cass | JAMES B. BRUFF. |
| ▲Audubon*•†.....Audubon | MYERS & BLUME. |
| Aurelia*•† .....Cherokee | T. B. Parker, Jr. |
| Aurora*•† .....Buchanan | See Independence. |
| Avoca*•†..Pottawattamie | J. L. Blanchard. |
| Ayrshire*•†.....Palo Alto | See Emmetsburg. |
| Badger*•† ..... Webster | See Fort Dodge. |
| Bagley*•† ..... Guthrie | See Guthrie Center. |
| Bancroft*•† .....Kossuth | P. M. Barslow. |
| Barnes*•† ..... Mahaska | E. B. Skinner. |
| Barnum*•†.....Webster | See Fort Dodge. |
| Bartlett*•† .....Fremont | See Hamburg. |
| Batavia*•† .....Jefferson | M. B. Sparks. |
| Battle Creek*•†.....Ida | H. L. Hastings. |
| Baxter*•† .....Jasper | See Newton. |
| Bayard*•† .....Guthrie | M. J. Hallinan. |
| Beaconsfield*•† .Ringgold | See Mount Ayr. |
| Beaman*•† ..... .Grundy | See Grundy Center. |
| ▲Bedford*•†.....Taylor | FLICK & JOHNSTON |
| Belle Plaine*•†....Benton | T. H. MILNER. |
| Bellevue*•† .....Jackson | Cole & Cole. |
| Belmond*•† .....Wright | BRADFORD KNAPP. |
| Bennett*•†.....Cedar | William Bierkamp. |
| Birmingham*•† Van Bur'n | W. S. Allen. |
| Blairsburg*•†...Hamilton | See Webster City. |
| Blairstown*•† .....Benton | P. H. Lynch. |
| Blanchard*•† .....Page | Frank Booker. |
| Blencoe*•†. .....Monona | See Onawa. |
| Blockton*•†.....Taylor | See Bedford. |
| ▲Bloomfield*•†..... Davis | S. S. CARRUTHERS. |
| Bode*•† .....Humboldt | See Humboldt. |
| Bonaparte*•†..Van Buren | See Keokuk. |
| Bondurant*•† .....Polk | See Des Moines. |
| ▲Boone*•† .....Boone | WHITAKER & DALE. |
| Boyden*•† ..... Sioux | John Connell. |
| Braddyville*•† ..... Page | See Clarinda. |
| Bradgate*•†....Humboldt | See Humboldt. |
| Brayton*•† ..... Audubon | James E. Bruce. |
| Breda*•†.....Carroll | See Carroll. |
| Bridgewater*•† .....Adair | See Greenfield. |
| Brighton*•†..Washington | See Washington. |
| Bristow*•† .....Butler | See Allison. |
| Britt*•†.....Hancock | John F. Thompson. |
| Brooklyn*•†...Poweshiek | John F. Talbott. |
| Brush Creek.....Fayette | See Arlington. |
| Buffalo Cent'r*•†Win'b'go | Patterson & Gordon. |
| ▲Burlington*•†.Des Moines | SEERLEY & CLARK. Refer to German-American Savings Bank. |
| Burt*•†.....Kossuth | See Algona. |
| Bussey*•†.....Marion | Theodore West. |
| Calamus*•†.....Clinton | See Clinton. |
| Callender*•†.....Webster | E. O. Fitz. |
| Calmar*•† .... Winneshiek | J. B. Kaye. |
| Calumet*•† .....O'Brien | See Primghar. |
| Cambridge*•† .....Story | M. M. Keller. |
| Cantril*•† .....Van Buren | Henry T. Cox. |
| Carlisle*•† .....Warren | See Indianola. |
| ▲Carroll*•† ..... Carroll | F. M. POWERS. |
| Carson*•†.Pottawattamie | Ira Stitt. |
| Cascade*•† .....Dubuque | J. C. Kelly. |
| Casey*•† .....Guthrie | A. M. Fagan. |
| Castana*•† .....Monona | B. G. Davis. |
| Cedar Falls*•†BlackHawk | J. C. SCOTT. |
| Cedar Rapids*•† .....Linn | U. C. BLAKE. Attorney for Cedar Rapids Savings Bank. Also refers to Merchants National Bank. |
| " ..... " | LEWIS P. MAIN. Attorney for Cedar Rapids National Bank. |
| Center Point*•†.....Linn | H. C. Prutty. |
| ▲Centerville*•†.Appanoose | VERMILION & VALENTINE. |
| Central City*•† .....Linn | See Cedar Rapids. |
| ▲Chariton*•†.....Lucas | F. M. STUART. |
| ▲Charles City*•†.....Floyd | ELLIS & ELLIS. |
| Charlotte*•† .....Clinton | See Clinton. |
| Charter Oak*•†.Crawford | Harding & Harding. |
| Chattaworth*•†.....Sioux | See Hawarden. |
| Chelsea*•†.....Tama | See Toledo. |
| ▲Cherokee*•† ....Cherokee | THOMAS McCULLA. |
| Chester*•†.....Howard | See Cresco. |
| Churdan*•†.....Greene | N. F. Bates. |
| Cincinnati*•†..Appanoose | J. C. McDonald & Bro. |
| Clare*•† .....Webster | See Fort Dodge. |
| Clarence*•† .....Cedar | George McLeod. |
| ▲Clarinda*•† .....Page | T. E. CLARK. |
| ▲Clarion*•† .....Wright | NAGLE & NAGLE. |
| Clarksville*•† .....Butler | C. G. Burling. |
| Clearfield*•† .....Taylor | J. R. Plummer. |
| Clear Lake*•†Cerro Gordo | D. W. HURN. |
| Cleghorn*•† ....Cherokee | See Sioux City. |
| Clermont*•† .....Fayette | William Larrabee, Jr. |
| ▲Clinton*•†.....Clinton | CHASE & SEAMAN. Any bank in Clinton. |
| Clio*•†.....Wayne | See Corydon. |
| Coggon*•† .....Linn | Henry Troy. |
| Coin*•†.....Page | B. V. Draper. |
| Colesburg*•† .....Delaware | See Manchester. |
| Colfax*•† .....Jasper | G. M. Tripp. |
| College Springs*•† ....Page | J. R. Priest. |
| Collins*•† .....Story | See Rhodes. |
| Colo*•†.....Story | See Nevada. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Columbus Junc.*•†Louisa | F. M. MOLSBERRY. |
| Conrad*•† .....Grundy | W. A. Eckles. |
| Conway*•†.....Taylor | A. A. Leachey. |
| Coon Rapids*•†....Carroll | J. W. Lee. |
| ▲Corning*•† .....Adams | D. H. MEYERHOFF. |
| Correctionville*•† Wo'd'y | Earl Edmunds. |
| Corwith*•†.....Hancock | C. R. Wood. |
| ▲Corydon*•†.....Wayne | HART & POSTON. |
| ▲Council Bluffs*•†Pottaw'e | JOHN M. GALVIN. |
| Crawfordsville*•† Wash'n | See Washington. |
| ▲Cresco*•† .....Howard | REED & REED. |
| ▲Creston*•† .....Union | SULLIVAN & SULLIVAN. |
| Crystallake*.....Hancock | See Garner. |
| Cumberland*•†.....Cass | Curtis, Follett & Curtis. |
| Curlew*•† .....Palo Alto | See Emmetsburg. |
| Cushing*•† .....Woodbury | See Holstein. |
| Cylinder*•†.....Palo Alto | See Emmetsburg. |
| ▲Dakotah*†.....Humboldt | A. D. Bicknell. |
| Dallas Center*•† ...Dallas | See Adel. |
| Dana*•† .....Greene | See Jefferson. |
| Danbury*•† ...Woodbury | C. W. Piersol. |
| Danville*•†...Des Moines | See Burlington. |
| ▲Davenport*•† .....Scott | WM. HOERSCH. Refers to any Davenport bank, city or county officer, or mercantile house. |
| Davis City*•†.....Decatur | J. H. Kling. |
| Dayton*•†.....Webster | J. H. Lindberg. |
| Decatur*•† .....Decatur | JOHN S. SHIELD. |
| ▲Decorah*•† ..Winneshiek | H. F. BARTHELL. |
| Dedham*•†.....Carroll | See Carroll. |
| Deep River*•†.Poweshiek | See Montezuma. |
| Defiance*•† .....Shelby | See Harlan. |
| Delhi*•†.....Delaware | E. C. Perkins. |
| Delmar*•† .....Clinton | See Clinton. |
| Delta*•† .....Keokuk | See Sigourney. |
| ▲Denison*•† .....Crawford | J. P. CONNER. |
| Derby*•†.....Lucas | J. A. Penick. |
| ¶▲Des Moines*•†.....Polk | BAILY, BALLREICH & PRESTON. Corporation and insurance law. Commercial collections and bankruptcy practice a specialty. References: Any bank in the city. |
| " ..... " | CUMMINS, HEWITT & WRIGHT. Attorneys for corporations and non-residents. Special collection dept. |
| " ..... " | DALE, ALLEN & PATTON. Bradstreet's local attorneys. References: Central State Bank; Marquardt Savings Bank. |
| " ..... " | DOWELL & PARRISH. Refer to Iowa Nat'l Bank, People's and Des Moines Sav. Banks. |
| De Soto*•† .....Dallas | See Adel. |
| ▲De Witt*•†.....Clinton | R. B. WOLFE. |
| Dexter*•† .....Dallas | E. T. Short. |
| Diagonal*•† .....Ringgold | E. H. Stringham. |
| ▲Dickens*•†.....Clay | T. J. O'Donnell. |
| Dixon*•†..... Scott | See Wheatland. |
| Doliver .....Emmet | See Armstrong. |
| Donnellson*•†.....Lee | See Fort Madison. |
| Doon*•† .....Lyon | John P. Tinley. |
| Dow City*•†.....Crawford | See Denison. |
| Dows*•†.....Wright | I. C. Fenninger. |
| ▲Dubuque*•† ..... Dubuque | LYON & LYON. Refer to any bank or jobber in Dubuque. |
| Dumont*•†.....Butler | See Allison. |
| Duncombe*•†.....Webster | See Ft. Dodge. |
| Dunkerton*•† Blackhawk | See Waterloo. |
| Dunlap*•† .....Harrison | Stanley E. Wilmot. |
| Durant*•† .....Cedar | D. H. Smoke. |
| Dyersville*•†....Dubuque | A. M. UTT. |
| Dysart*•†.....Tama | See Vinton. |
| Eagle Grove*•†....Wright | McGRATH & BRYAN. |
| Earlham*•† .....Madison | C. B. Johnson. |
| Earling*•† .....Shelby | See Harlan. |
| Early*•† .....Sac | W. I. Millen. |
| East Peru*.....Madison | See Sac City. |
| Eddyville*•† .....Wapello | See St. Charles. |
| Edgewood*•†.....Clayton | W. R. Nelson. |
| Elberon*•†.....Tama | L. B. Blanchard. |
| Eldon*•† .....Wapello | E. P. Scrable. |
| ▲Eldora*•† .....Hardin | J. E. Varnum. |
| Eldridge*•† .....Scott | H. L. HUFF. |
| Elgin*•†..... Fayette | See Davenport. |
| ▲Elkader*•† ..... Clayton | L. J. Paldo. |
| Elkport*•†.....Clayton | W. A. Preston. |
| Elliott*•†....Montgomery | See Elkader. |
| Ellston*•† .....Ringgold | T. W. Craig. |
| Ellsworth*•.....Hamilton | See Diagonal. |
| Elma*•† .....Howard | See Webster City. |
| Emerson*•†.....Mills | H. L. Spaulding. |
| ▲Emmetsburg*•† Palo Alto | See Carson. |
| Epworth*•†.....Dubuque | C. E. COHOON. |
| Essex*•† .....Page | See Dubuque. |
| ▲Estherville*•†.....Emmet | John S. Holland. |
| Everly*•† .....Clay | GEORGE W. ADAMS. |
| Exira*•† .....Audubon | M. Fell. |
| Fairbank*•† ...Buchanan | W. R. Copeland. |
| ▲Fairfield*•†..... Jefferson | See Independence. |
| Farley*•† ..... Dubuque | ROLLIN J. WILSON. |
| Farmington*•†Van Buren | See Dyersville. |
| Farnhamville*•†.Calhoun | W. D. McCORMICK. |
| Farragut*•† .... Fremont | See Rockwell City. |
| Fayette*•†.....Fayette | See Hamburg. |
| Fenton .....Kossuth | T. D. Peterman. |
| Fertile* ..... Worth | See Algona. |
| Floyd*•†.....Floyd | See Northwood. |
| Fonda*•† .....Pocahontas | See Charles City. |
| Fontanelle*•†.....Adair | W. H. Healy. |
| ▲Forest City*•†Winnebago | Charles T. Launder. |
| Ft. Atkinson*•†Win'eshi'k | L. O. HATCH. |
| ▲Fort Dodge*•†...Webster | See Decorah. |
| ▲Fort Madison*•†..... Lee | FRANK FARRELL. |
| Foster*•†.....Monroe | HENRY S. BUESCHER. |
| Fostoria*•..... Clay | See Albia. |
| Fredericksb'g*•† Chick'w | See Spencer. |
| Fremont*•† ..... Mahaska | See New Hampton. |
| Galt*•†.....Wright | See Oskaloosa. |
| Galva*•† ..... Ida | See Clarion. |
| Garden Grove*•. Decatur | C. B. Mote. |
| Garner*•†..... Hancock | S. H. Amos. |
| Garrison*•† ..... Benton | Ramsey & Blackstone. |
| Garwin*•†..... Tama | See Vinton. |
| George*•†..... Lyon | R. P. Fitzgerald. |
| Germania*•†..... Kossuth | L. Vogt. |
| Gilman*•†..... Marshall | E. O. Fitz. |
| Gilmore City*•†Pocahon's | See Marshalltown. |
| Gladbrook*•† ..... Tama | L. E. England. |
| ▲Glenwood*•†..... Mills | G. L. Wilbur. |
| Glidden*•†..... Carroll | E. B. WOODRUFF. |
| Goldfield*•†..... Wright | K. W. Marean. |
| Goodell*•†..... Hancock | W. C. Dewel. |
| Gowrie*•†..... Webster | W. O. Butterfield. |
| Graettinger*•†...Palo Alto | J. Y. STIER. |
| Grafton*•†.....Worth | See Emmetsburg. |
| Grand Junction*•†Greene | See Northwood. |
| Grand River*•†..Decatur | W. W. Turner. |
| Granville*•†..... Sioux | See Leon. |
| Gravity*•†..... Taylor | See Orange City. |
| Gray*•..... Audubon | Charles Morris. |
| Greeley*•† ..... Delaware | See Audubon. |
| Greene*•†..... Butler | See Manchester. |
| ▲Greenfield*•†..... Adair | E. W. Soesbe. |
| Grimes*•†.....Polk | J. A. STOREY. |
| Grinnell*•†....Poweshiek | See Des Moines. |
| Griswold*•† ..... Cass | HAINES & LYMAN. |
| ▲Grundy Center*•†Grundy | Bryant & Bryant. |
| ▲Guthrie Center*•†Guthrie | R. J. WILLIAMSON. |
| Guttenburg*•† .... Clayton | JOHN W. FOSTER. |
| Haibur*•†..... Carroll | W. C. Lewis. |
| Hamburg*•†.....Fremont | See Carroll. |
| ▲Hampton*•†.....Franklin | Hammond & Stevens. |
| Hancock*•†Pottawatomie | JOHN M. HEMINGWAY. |
| Hanlontown.....Worth | See Avoca. |
| Hardy*•† ..... Humboldt | See Northwood. |
| ▲Harlan*•†.....Shelby | See Livermore. |
| Harper*•†..... Keokuk | T. R. MOCKLER. |
| Harris*•†..... Osceola | See Sigourney. |
| Hartley*•†.....O'Brien | Dean & Belknap. |
| Hastings*•†..... Mills | J. T. CONN. |
| Havelock*•†...Pocahontas | See Glenwood. |
| Hawarden*•†..... Sioux | See Pocahontas. |
| Hawkeye*•† ..... Fayette | JOHN B. VAN DYKE. |
| Hayfield*•†.....Hancock | Y. E. Dibble. |
| Hazleton*•† ... Buchanan | See Garner. |
| Hedrick*•† ..... Keokuk | E. R. Prindle. |
| Henderson*•†..... Mills | JOHN T. BROOKS. |
| Holstein*•†..... Ida | See Glenwood. |
| Hopkinton*•†.. Delaware | R. H. Smith. |
| Hornick*•† ... Woodbury | See Delhi. |
| Hosper*•† ..... Sioux | See Sioux City. |
| Hubbard*•†..... Hardin | See Orange City. |
| Hudson*•†...Black Hawk | E. R. Seaton. |
| Hull*•†.....Sioux | See Waterloo. |
| Humboldt*•†.. Humboldt | See Sheldon. |
| Humeston*•†.....Wayne | PROUTY, COYLE & PROUTY. |
| Huntington ..... Emmet | Poston & Aiken. |
| ▲Ida Grove*•†..... Ida | See Armstrong. |
| Imogene*•†..... Fremont | HOMER S. BRADSHAW. |
| ▲Independence*•†Buchan'n | See Hamburg. |
| ▲Indianola*•†.....Warren | COOK & LEACH. |
| Inwood*•†..... Lyon | O. C. BROWN. |
| Ionia*•†..... Chickasaw | See Rock Rapids. |
| Iowa City*•†.....Johnson | See New Hampton. |
| Iowa Falls*•†.....Hardin | A. E. SWISHER. |
| Ireton*•†..... Sioux | A. M. BRYSON. |
| Irwin*•†..... Shelby | S. H. Carr. |
| Jamaica*..... Guthrie | See Harlan. |
| Janesville*•†..... Bremer | See Perry. |
| ▲Jefferson*•†..... Greene | M. B. Dougherty. |
| Jesup*•† ..... Buchanan | OWEN LOVEJOY. |
| Jewell*..... Hamilton | James Dalton. |
| Jolley*•† ..... Calhoun | J. M. Blake. |
| Kalona*•†.....Washington | See Rockwell City. |
| Kanawha..... Hancock | W. H. Palmer. |
| Kamrar*•† ..... Hamilton | See Britt. |
| Kellerton*•†..... Ringgold | See Webster City. |
| Kellogg*•† ..... Jasper | W. W. Peasley. |
| Kensett*•†.....Worth | E. M. Ives. |
| | See Northwood. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Kent*†.....Union | See Creston. |
| ▲Keokuk*† .....Lee | HAZEN I. SAWYER. Refers to Keokuk Savings Bank. |
| ▲Keosauqua*•†.Van Buren | W. B. COLLINS. |
| Keota*•† .....Keokuk | See Sigourney. |
| Keswick*†.....Keokuk | See Sigourney. |
| Keystone*•† .....Benton | See Blairstown. |
| Kingsley*•† ....Plymouth | John M. Wormley. |
| Kiron*.....Crawford | See Denison. |
| Kirkman*•†..... Shelby | See Harlan. |
| Klemme*•† ..... Hancock | See Garner. |
| Knowlton*•†... Ringgold | See Blockton. |
| ▲Knoxville*•† .....Marion | G. W. Crozier. |
| Lacona*•†.....Warren | See Indianola. |
| Ladora*•†.....Iowa | See Marengo. |
| Lake City*•†.....Calhoun | HUTCHISON & JACOBS. |
| Lake Mills*•†.Winnebago | L. W. Torgeson. |
| Lake Park*•† ..Dickinson | W. S. King. |
| Lake View*•† ..... Sac | See Sac City. |
| Lamoni*•†.....Decatur | R. P. Olsen. |
| Lamont*•†.....Buchanan | See Independence. |
| Lamotte*•†.....Jackson | See Maquoketa. |
| Lansing*•.....Allamakee | J. H. Trewin. |
| La Porte City*•†Bl'k H'wk | S. T. Mears. |
| Larchwood*•† ..... Lyon | W. T. Ryan. |
| Larrabee*•†.....Cherokee | A. R. Molyneux. |
| Latimer*•† .....Franklin | See Hampton. |
| Laurens*•† ....Pocahontas | J. H. ALLEN. |
| Lawler*•†.....Chickasaw | Wm. H. Parker. |
| Ledyard*•†.....Kossuth | See Algona. |
| Leeds*•† ..... Woodbury | See Sioux City. |
| Lehigh*•† .....Webster | G. D. Thompson. |
| ▲Le Mars*•† .....Plymouth | E. T. BEDELL. |
| Lenox*•†.....Taylor | A. J. Johnson. |
| ▲Leon*•†.....Decatur | V. R. McGINNIS. |
| Leroy•†.....Decatur | See Leon. |
| Lester* •.....Lyon | J. L. Mitchell. |
| Letts*•† .....Louisa | P. T. McVay. |
| Lewis*•†.....Cass | F. J. Macomber. |
| Lime Spring*•†...Howard | C. N. Flagler. |
| Linden*•†.....Dallas | See Adel. |
| Lineville*•†.....Wayne | J. F. Duff. |
| Linn Grove*•†BuenaVista | C. L. Ward. |
| Lisbon*•† .....Linn | W. M. Whittemore. |
| Liscomb*•† .....Marshall | See Marshalltown. |
| Little Rock*•†.....Lyon | See Rock Rapids. |
| Little Sioux* ....Harrison | L. H. Bassett. |
| Livermore*•† ..Humboldt | F. M. Miles. |
| ▲Logan*•†.....Harrison | L. R. BOLTER & SONS. |
| Lohrville*•†.....Calhoun | William Towers. |
| Lone Rock.....Kossuth | See Algona. |
| Lone Tree*•† ....Johnson | See Iowa City. |
| Lorimor*•† ..... Union | Wisdom & Shatto. |
| Lost Nation*•†....Clinton | See Clinton. |
| Lovilia*•†.....Monroe | See Albia. |
| Lowden*•†.....Cedar | D. D. McGillivray. |
| Lucas*•† .....Lucas | J. C. Baker, Jr. |
| Lu Verne*•†.....Kossuth | Charles W. Goodwin. |
| Lynnville*•† .....Jasper | Joseph Arnold. |
| Lyons*•† .....Clinton | See Clinton. |
| Macedonia*•† Pot'w't'mie | J. C. Rayburn. |
| Madrid*•† .....Boone | J. W. Near. |
| Magnolia*.....Harrison | Sol. Logan. |
| Malcolm*•†.....Poweshiek | H. E. Boyd. |
| Mallard*•† .....Palo Alto | See Emmetsburg. |
| Malvern*•† ..... Mills | D. E. WHITFIELD. |
| ▲Manchester*•†..Delaware | BRONSON & CARR. |
| Manilla*•† .....Crawford | See Denison. |
| Manly* .....Worth | See Northwood. |
| Manning*•†.....Carroll | DOUGLAS ROGERS. |
| Manson*•†.....Calhoun | B. B. FOSTER. |
| Mapleton*•†.....Monona | Chrisman & Chrisman. |
| ▲Maquoketa*•† ....Jackson | C. W. FARR. |
| Marathon*•†. Buena Vista | See Storm Lake. |
| Marble Rock*•†.....Floyd | C. F. Beelar. |
| Marcus*•†.....Cherokee | J. E. Jones. |
| ▲Marengo*•†.....Iowa | THOMAS STAPLETON. |
| ▲Marion*•† .....Linn | GIFFEN & VORIS. |
| Marne*•† .....Cass | See Atlantic. |
| ▲Marshalltown*•† Marshall | C. H. VAN LAW. Attorney for First National Bank. |
| Martinsburg*•†.. Keokuk | See Sigourney. |
| ▲Mason City*•†.Cerro G'do | BLYTHE & MARKLEY. |
| Masonville*•†...Delaware | See Manchester. |
| Massena*•† .....Cass | Temple & Temple. |
| Matlock*•†.....Sioux | See Orange City. |
| Maurice*•†.....Sioux | See Orange City. |
| Maxwell*•†.....Story | E. H. Addison. |
| Maynard*•..... Fayette | See Oelwein. |
| McCallsburg*•†.....Story | F. H. Noble. |
| McGregor*•† .....Clayton | A. Chapin. |
| McIntire*•† .....Mitchell | See Riceville. |
| Mechanicsville*•† ..Cedar | W. H. Smith. |
| Mediapolis*•†.Des Moines | J. H. Scott. |
| Melbourne*•†....Marshall | See Marshalltown. |
| Melrose*•†.....Monroe | See Albia. |
| Menlo*•†.....Guthrie | See Stuart. |
| Meriden*•† .....Cherokee | See Cherokee. |
| Merrill*•† .....Plymouth | W. J. Lawrence. |

| Town and County. | Name. |
|---|---|
| Meservey*•†.Cerro Gordo | See Mason City. |
| Miles*•†.....Jackson | See Sabula. |
| Milford*•† .....Dickinson | J. L. Bascom. |
| Miller•†..... Hancock | See Garner. |
| Milo*•†.....Warren | G. W. Burgess. |
| Milton*•† .....Van Buren | See Keosauqua. |
| Minburn*•† ..... Dallas | See Adel. |
| Minden*•† Pottawattamie | John W. Crow. |
| Mingo*•†.....Jasper | See Newton |
| Missouri Valley*•†Har's'n | C. W. KELLOGG. |
| Mitchell*•†.....Mitchell | See Osage. |
| Mitchellville*•†.....Polk | F. W. Swearingen. |
| Modale*•† .....Harrison | See Missouri Valley. |
| Mondamin*•† ....Harrison | L. C. Brown. |
| Monona*•†.....Clayton | See Postville. |
| Monroe*•† .....Jasper | J. Kipp & Son. |
| ▲Montezuma*•† Poweshiek | CLARK & CLARK. |
| Monticello*•†.....Jones | M. W. HERRICK. |
| Montour*•† .....Tama | C. J. Stevens. |
| Moorhead*•† .....Monona | See Onawa. |
| Moravia*•† .....Appanoose | A. B. Horn. |
| Morning Sun*•† ...Louisa | Courts & Curran. |
| Moulton*•† ...Appanoose | J. R. Barkley. |
| Mount Auburn*•†.Benton | See Vinton. |
| ▲Mount Ayr*•† ..Ringgold | R. F. ASKREN. |
| ▲Mount Pleasant*•†.Henry | J. C. McCOID. |
| Mount Union*•† ....Henry | See Mount Pleasant. |
| Mount Vernon*•.....Linn | Charles W. Kepler. |
| Moville*•†..... Woodbury | See Onawa. |
| Murray*•†.....Clarke | A. B. Miller. |
| ▲Muscatine*•† ..Muscatine | JAYNE & HOFFMAN. |
| Mystic*•† .....Appanoose | K. E. LEIGHTON. |
| Nashua*•†.....Chickasaw | Springer, Clary, & Yarger. |
| Nemaha .....Sac | See Odebolt. |
| Neola*•† ..Pottawattamie | J. G. Bardsley. |
| ▲Nevada*•† .....Storey | GEORGE W. DYER. |
| New Albin*•†.Allamakee | See Waukon. |
| Newell*•†....Buena Vista | I. W. Bane. |
| Newhall*•†.....Benton | See Blairstown. |
| ▲New Hampton*•† Ch'kasa | J. W. SANDUSKY. |
| New Hartford*•† ..Butler | See Allison. |
| New Liberty*•.....Scott | See Durant. |
| New London*•†.....Henry | L. W. Chrissinger. |
| New Market*•†....Taylor | See Clarinda. |
| New Providence*.Hardin | See Eldora. |
| New Sharon*•†..Mahaska | See Oskaloosa. |
| ▲Newton*•†.....Jasper | W. G. CLEMENTS. |
| New Virginia*•†..Warren | W. J. Davidson. |
| Nichols*•†.....Muscatine | See West Liberty. |
| Nodaway*•†.....Adams | See Villisca. |
| Nora Springs*•†....Floyd | Fred Haynes. |
| North English*•†....Iowa | J. D. Butler. |
| ▲Northwood*•†.....Worth | M. A. Zollinger. |
| Norwalk*•†.....Warren | See Indianola. |
| Norway*•† .....Benton | See Bellefontaine. |
| Oakland*•† Pottawatt'mie | A. B. Johns. |
| Oakville*•†.....Louisa | See Wapello. |
| Ocheyedan*•† ....Osceola | See Sibley. |
| Odebolt*•† .....Sac | W. A. Helsell. |
| Oelwein*•† .....Fayette | ANDERS & ELLIOTT. |
| Ogden*•†.....Boone | E. M. Andrews. |
| Olds*•†.....Henry | See Mt. Pleasant. |
| Olin*•†.....Jones | B. J. Lancaup. |
| ▲Onawa*•†.....Monona | CHARLES E. UNDERHILL. |
| Onslow*•† .....Jones | See Anamosa. |
| ▲Orange City*•†.....Sioux | G. W. PITTS. |
| Orient*•†.....Adair | See Greenfield. |
| ▲Osage*•† .....Mitchell | GALEN F. HUMBERT. |
| ▲Osceola*•† .....Clarke | WILLIAM R. TALLMAN. |
| ▲Oskaloosa*•† ....Mahaska | W. W. HASKELL. |
| Ossian*•†.....Winneshiek | M. J. Carter. |
| Oto*•†.....Woodbury | Cutting & Willett. |
| Ottosen•† .....Humboldt | See Dakota. |
| ▲Ottumwa*•† .....Wapello | E. E. McELROY. Refers to First and Ottumwa National banks. |
| Oxford*•† .....Johnson | P. R. Ford. |
| Oxford Junction*•†Jones | O. J. Felton. |
| Packwood*•† ...Jefferson | See Fairfield. |
| Panama*•†.....Shelby | See Harlan. |
| Panora*•† .....Guthrie | J. W. Morris. |
| Parkersburg*•† ....Butler | Cartright, Arbuckle & Evans. |
| Parnell*•† .....Iowa | See Williamsburg. |
| Paton*•†.....Greene | See Jefferson. |
| Paullina*•† .....O'Brien | David Algyer. |
| Pella*•† .....Marion | P. H. BOUSQUET. |
| Percival*•† .....Fremont | See Hamburg. |
| Perry*•†.....Dallas | CARDELL & GIDDINGS. |
| Persia*•† .....Harrison | See Avoca. |
| Peterson*•† .....Clay | E. W. Fillmore. |
| Pierson*•† .....Woodbury | See Correctionville. |
| Pilot Mound*•† ....Boone | See Boone. |
| Pioneer•† .....Humboldt | See Gilmore City. |
| Plainfield*•†.....Bremer | See Waverly. |
| Pleasanton*•†....Decatur | See Leon. |
| Pleasantville*•† ..Marion | See Knoxville. |
| Plover*•†.....Pocahontas | See Rolfe. |
| Plymouth*•† Cerro Gordo | See Mason City. |
| ▲Pocahontas*..Pocahontas | W. C. Ralston. |
| Pomeroy*•†.....Calhoun | D. M. Kelleher. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Popejoy*†.....Franklin | J. H. Popejoy. |
| Portsmouth*† .....Shelby | See Harlan. |
| Postville*† ...Allamakee | William Shepherd. |
| Prairie City*†.....Jasper | Clements & Arnold. |
| Prescott*†.....Adams | See Corning. |
| Preston*†.....Jackson | A. L. Bartholomew. |
| ▲Primghar*†.....O'Brien | O. H. MONTZHEIMER. |
| Promise City*† .. Wayne | See Corydon. |
| Pulaski*†..... Davis | See Bloomfield. |
| Quimby*†.....Cherokee | See Cherokee. |
| Radcliffe*† .....Hardin | Frank H. Noble. |
| Randall*† .....Hamilton | See Webster City. |
| Randolph*† .....Fremont | See Sidney. |
| Redding*† ..... Ringgold | J. M. Bellamy. |
| Redfield*† .....Dallas | See Adel. |
| ▲Red Oak*†..Montgomery | R. W. BEESON. |
| Reinbeck*† .....Grundy | S. W. DeWolf. |
| Remsen*† .....Plymouth | E. S. Lloyd. |
| Renwick*• .....Humboldt | See Humboldt. |
| Rhodes*† .....Marshall | Thomas Watts. |
| Riceville*† .....Mitchell | B. N. Hendricks. |
| Richland*† .....Keokuk | P. L. Moorman. |
| Ridgeway*† Winneshiek | W. H. Klemme. |
| Ringsted.....Emmet | See Estherville. |
| Rippey*† .....Greene | See Perry. |
| Riverside*† Washington | See Washington. |
| Riverton*† .... Fremont | W. H. Norcutt. |
| Rockford*†.....Floyd | C. S. Moore. |
| ▲Rock Rapids*† .....Lyon | GREENLEAF & GREENLEAF. |
| Rock Valley*† .... Sioux | O. G. Reiniger. |
| Rockwell*† Cerro Gordo | Campbell & Kehoe. |
| ▲Rockwell City*† Calhoun | M. W. FRICK. |
| Rodman*† ....Palo Alto | See Ruthven. |
| Rodney*†.....Monona | See Mapleton. |
| Roland*† ..... Story | See Nevada. |
| Rolfe*† .....Pocahontas | S. H. Kerr. |
| Rowan*†..... Wright | See Clarion. |
| Rudd*† ..... Floyd | See Charles City. |
| Russell*† ..... Lucas | See Chariton. |
| Ruthven*•.....Palo Alto | WM. A. O'DONNELL. |
| Rutland*† .....Humboldt | See Dakotah. |
| Ryan*†.....Delaware | See Manchester. |
| Sabula*†.....Jackson | George E. Hilsinger. |
| ▲Sac City*†.....Sac | MILES W. NEWBY. |
| Salem*† .....Henry | F. S. Bell. |
| Salix*†.....Woodbury | See Sioux City. |
| Sanborn*† .....O'Brien | C. A. Babcock. |
| Schaller*† .....Sac | A. P. Searle. |
| Schleswig .....Crawford | See Denison. |
| Scranton*† .....Greene | Clark & Cressler. |
| Sexton*† ..... Kossuth | See Algona. |
| Seymour*†.....Wayne | See Corydon. |
| Shannon City*† ...Union | See Creston. |
| Sharpsburg* ..... Taylor | See Bedford. |
| Sheffield*† ..... Franklin | C. F. Johnston. |
| Shelby*† .....Shelby | W. S. Wickersham. |
| Sheldahl*† .....Polk | See Des Moines. |
| Sheldon*†.....O'Brien | BOIES & ROTH. |
| Shell Rock*†.....Butler | G. A. McIntyre. |
| Shellsburg*† .....Benton | See Vinton. |
| Shenandoah*† .....Page | W. P. FERGUSON. |
| ▲Sibley*†.....Osceola | G. W. LISTER. |
| ▲Sidney*†.....Fremont | W. E. Mitchell. |
| ▲Sigourney*†† .... Keokuk | C. M. BROWN. |
| Silver City*†.....Mills | See Glenwood. |
| Sioux Center*† ....Sioux | See Orange City. |
| ▲Sioux City*†..Woodbury | QUICK & CARTER. Attorneys for Webb Bros. Co., Sioux City. Reference: Security National Bank. Notary in office. |
| Sioux Rapids*†.Buena V. | D. F. Johnson. |
| Slater*† .....Story | S. O. Wald. |
| Sloan*† .....Woodbury | W. D. Buckley. |
| Smithland*†..Woodbury | See Oto. |
| Solon*† .....Johnson | See Iowa City. |
| South English*†.Keokuk | See Sigourney. |
| ▲Spencer*† .....Clay | CORY & BEMIS. |
| ▲Spirit Lake*†..Dickinson | Cory, Arnold, & Everett. |
| Springville*•.....Linn | See Marion. |
| Stacyville*• ..... Mitchell | See Osage. |
| Stanhope*† ....Hamilton | See Webster City. |
| Stanley*†.....Buchanan | See Independence. |
| St. Ansgar*† .....Mitchell | See Osage. |
| St. Anthony*†..Marshall | See Marshalltown. |
| Stanton*† ..Montgomery | See Red Oak. |
| Stanwood*†.....Cedar | See Tipton. |
| State Center*†..Marshall | James Allison. |
| St. Benedict .....Kossuth | See Algona. |
| St. Charles*†....Madison | C. F. Wood & Co. |
| SteamboatRock*†Hardin | See Eldora. |
| ▲Storm Lake*†..Buena V. | A. D. BAILIE. |
| Story City*† .....Story | Bartlett & Slaughter. |
| Stratford*† ....Hamilton | See Webster City. |
| Strawberry Point*†Cl'tn | A. R. Cole. |
| Struble*†.....Plymouth | See Le Mars. |
| Stuart*†..... Guthrie | F. O. HINKSON. |
| Sully*†.... .....Jasper | See Newton. |
| Sumner*†..... Bremer | W. R. McClure. |
| Superior*†.... Dickinson | See Spirit Lake. |
| Sutherland*†.... O'Brien | George F. Colcord. |
| Swaledale*†Cerro Gordo | See Mason City. |
| Swan*†.....Marion | E. Stout. |
| Swea City*†.....Kossuth | J. M. Dye. |
| Tabor*†..... Fremont | L. A. Hill. |
| Tama*†.....Tama | See Toledo. |
| Templeton*†..... Carroll | See Carroll. |
| Terril* .....Dickinson | See Spirit Lake. |
| Thompson*†..Winnebago | John A. Hyndman. |
| Thor*† .....Humboldt | See Humboldt. |
| Thornburg*† ... Keokuk | See Sigourney. |
| Thornton*† Cerro Gordo | Cliggett & Rule. |
| Thurman* ..... Fremont | See Sidney. |
| Tingley*†..... Ringgold | See Mt. Ayr. |
| ▲Tipton*†..... Cedar | WRIGHT & WRIGHT. |
| Titonka.....Kossuth | E. J. Berry. |
| ▲Toledo*† ..... Tama | STRUBLE & STIGER. |
| Tracy*† ..... Tama | Endicott & Pratt. |
| Tripoli*†.....Bremer | See Waverly. |
| Truro*† .....Madison | See New Virginia. |
| Union*†..... Hardin | E. W. Lundy. |
| University Place*...Polk | See Des Moines. |
| Urbana* ..... Benton | Fred Wyckoff. |
| Ute*†..... Monona | Richard & McMaster. |
| Vail*†.....Crawford | M. V. O'Hare. |
| Valley Junction*†...Polk | Herman Raaz. |
| Van Horne*† ..... Benton | See Blairstown. |
| Vanmeter*† .... Dallas | See Adel. |
| Van Wert*† .... Decatur | See Garden Grove. |
| Ventura• ... Cerro Gordo | See Mason City. |
| Victor*† .....Iowa | T. A. Victor. |
| Villisca*†.. Montgomery | F. P. GREENLEE. |
| Vincent*†.....Webster | See Ft. Dodge. |
| ▲Vinton*†..... Benton | CATON SELLS. |
| Volga*† ..... Clayton | See Elkader. |
| Walcott*† ..... Scott | See Davenport. |
| Walker*†..... Linn | See Marion. |
| Wallingford*† ...Emmet | L. Woods. |
| Wall Lake*†.....Sac | A. B. Barclay. |
| Walnut*† Pottawattamie | O. Mosher. |
| ▲Wa; ello*†..... Louisa | L. A. & R. L. REILEY. |
| ▲Washington*†. Wash'ton | MARSH W. BAILEY. |
| Washta*†..... Cherokee | H. L. Loft. |
| ▲Waterloo*†.Black Hawk | MULLAN & PICKETT. |
| Watkins*†..... Benton | See Marengo. |
| Waucoma*..... Fayett | J. B. Rockwood. |
| ▲Waukon*† ... Allamakee | D. J. MURPHY. |
| ▲Waverly*†..... Bremer | J. Y. HAZLETT. |
| Wayland*†..... Henry | See Mt. Pleasant. |
| Webb..... Clay | See Spencer. |
| ▲Webster City*†Hamilton | A. N. BOEYE. |
| Weldon*† .....Decatur | See Leon. |
| Wellman*†..Washington | H. G. Moore. |
| Wellsburg*† .... Grundy | See Grundy Center. |
| Wesley*† ..... Kossuth | Bonar & Fellows. |
| West Bend*†... Palo Alto | G. C. Hoover. |
| West Branch*†..... Cedar | George C. Hoover. |
| Westfield*.....Plymouth | J. C. Button. |
| Westgate*† ..... Fayette | See Oelwein. |
| West Liberty*†.Muscat'e | J. E. McINTOSH. |
| West Mitchell*•. Mitchell | See Osage. |
| West Point*† ..... Lee | See Fort Madison. |
| West Side*†.... Crawford | John C. Suler. |
| ▲West Union*†....Fayette | AINSWORTH & AINSWORTH. |
| What Cheer*†....Keokuk | T. C. LEGOE. |
| Wheatland*†.....Clinton | Carroll Bros. |
| Whiting*† ..... Monona | A. M. Bowen. |
| Whittemore*†.. Kossuth | Welt Miller. |
| Whitten*†..... Hardin | See Eldon. |
| Williams*†.....Hamilton | Gade Bros. |
| Williamsburg*†..... Iowa | THOMAS & THOMAS. |
| Wilton Jc*.....Muscatine | E. P. Ingham. |
| Winfield*†.....Henry | B. B. Lindly. |
| ▲Winterset*†.....Madison | FREDERICK MOTT. |
| Winthrop*†.... Buchanan | See Independence. |
| Wiota*†..... Cass | See Atlantic. |
| Woden .....Hancock | William Doolittle. |
| Woodbine*†.....Harrison | H. F. Johns. |
| Woodburn*†.....Clarke | See Osceola. |
| Woodward*†.....Dallas | See Perry. |
| Woolstock*†..... Wright | L. W Tyrrell. |
| Worthington*†..Dub'que | See Farley. |
| Wyoming*†..... Jones | W. I. CHAMBERLAIN. |
| Yale*† ..... Guthrie | I. C. Sheets. |
| Yarmouth*†..Des Moines | See Mediapolis. |
| Zearing*†..... Story | See Nevada. |

## KANSAS.

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|---|---|
| ▲Abilene*†..... Dickinson | H. L. HUMPHREY. |
| Admire*†..... Lyon | Fremont Miller. |
| Allen*†..... Lyon | Will Wayman. |
| ▲Alma*†..... Wabaunsee | J. B. BARNES. |
| Almena*†..... Norton | See Norton. |
| Alton*†..... Osborne | Brown & Goddard. |
| Altoona*†..... Wilson | R. O. Graham. |
| ▲Anthony*†..... Harper | H. LLEWELYN JONES. |

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| Town and County. | Name. |
|---|---|
| Arcadia*† .....Crawford | O. S. Henderson. |
| Argentine*†..Wyandotte | See Kansas City, Mo. |
| Argonia*†..... Sumner | E. W. Springer. |
| Arkansas City*† .Cowley | NORMAN BARKER. |
| Arlington*† .....Reno | Austin O. Hays. |
| ▲Ashland*†.....Clark | H. J. Bone. |
| ▲Atchison.*† ....Atchison | WAGGENER, HORTON & ORR. Refer to The First National Bank of Chicago; Exchange National Bank, Atchison. |
| Athol*† .....Smith | See Smith Center. |
| Attica*† .....Harper | J. D. Bradley. |
| ▲Atwood*† .....Rawlins | J. P. Noble. |
| Augusta*†.....Butler | See El Dorado. |
| Axtell*† .....Marshall | See Marysville. |
| Baileyville*† ....Nemaha | See Seneca. |
| Baldwin*†.....Douglas | See Lawrence. |
| Barnard*† .....Lincoln | See Lincoln. |
| Barnes*† ....Washington | See Washington. |
| Baxter Springs*†Chero'e | W. H. Hornor. |
| Beattie*† .....Marshall | S. B. Berry. |
| Belle Plaine*† ...Sumner | Forney & Wilson. |
| ▲Belleville*†.....Republic | B. T. Bullen. |
| ▲Beloit*†. .....Mitchell | FRANK A. LUTZ. |
| Bennington*† ....Ottawa | See Minneapolis. |
| Bern*†.....Nemaha | See Seneca. |
| Blue Mound*† .....Linn | C. F. Nessley. |
| Blue Rapids*† ..Marshall | H. A. Russell. |
| Bluff City*† .....Harper | See Anthony. |
| Bonner Springs*Wy'nd'te | J. A. Blackman. |
| Bronson*† ..... Bourbon | D. E. Earl. |
| Bucklin*† .....Ford | See Dodge City. |
| Buffalo*† .....Wilson | See Yates Center. |
| Burden*†.....Cowley | S. J. Day. |
| Burlingame*† .....Osage | J. T. PRINGLE. |
| ▲Burlington*†.....Coffey | E. N. CONNAL. |
| Burr Oak*† .....Jewell | D. J. Coy. |
| Burrton*†.....Harvey | W. L. Dailey. |
| Bushton*†.....Rice | G. F. Hauser. |
| Caldwell*†.....Sumner | BURNETT & SIMONS. |
| Caney*† ....Montgomery | Porter & Barr. |
| Canton*†.....McPherson | See McPherson. |
| Carbondale*† .....Osage | C. T. Neffhart. |
| Cawker City*†..Mitchell | Clark A. Smith. |
| Cedar Vale*†Chautauqua | William P. Lynch. |
| Centralia*†.....Nemaha | P. L. Burlingame. |
| Chanute*† .....Neosho | JOHN J. JONES. |
| Chapman*† ...Dickinson | See Abilene. |
| Chase*† .....Rice | See Lyons. |
| Cheney*† .....Sedgwick | See Wichita. |
| Cherokee*† ....Crawford | E. A. Perry. |
| Cherryvale*† .Montg'ery | J. W. Holdren. |
| Chetopa*† .....Labette | A. R. Bell. |
| ▲Cimarron*†.....Gray | William Hoover. |
| Circleville*†.... Jackson | See Holton. |
| Claflin*† .....Barton | See Great Bend. |
| ▲Clay Center*† .....Clay | GEORGE M. MILEY. |
| Clearwater*†.. Sedgwick | See Wichita. |
| Clifton*† .....Washington | Hamilton & Harmon. |
| Clyde*† .....Cloud | C. W. VAN DE MARK. |
| Coffeyville*†..Montg'ery | DOOLEY & KEITH. |
| ▲Colby*† .....Thomas | C. L. WILSON. |
| ▲Coldwater*†..Comanche | C. M. Myers. |
| Colony*† .....Anderson | M. A. Carmichael. |
| ▲Columbus*† ...Cherokee | C. A. McNEILL. |
| Colwich*† .....Sedgwick | George W. Steenwood. |
| ▲Concordia*† .....Cloud | PULSIFER & ALEXANDER. |
| Conway Springs*†.Sum'r | See Wellington. |
| Corning*† .....Nemaha | See Seneca. |
| ▲Cottonwood Falls*†.Ch'e | F. A. MECKEL. |
| ▲Council Grove*† .Morris | E. S. BERTRAM. |
| Courtland*†....Republic | C. A. Kimball. |
| Cuba*† .....Republic | John Brown. |
| Delphos*† .....Ottawa | J. W. Barker. |
| Dentonville*† .Doniphan | See Troy. |
| Dexter*† .....Cowley | J. H. Watkins. |
| ▲Dighton*† .....Lane | J. S. SIMMONS. |
| ▲Dodge City*† .....Ford | SUTTON & MADISON. |
| Douglass*†.....Butler | W. P. Knote. |
| Downs*† .....Osborne | J. A. Travers. |
| Dunlap*† .....Morris | J. B. Lamb. |
| Edgerton*.....Johnson | See Olathe. |
| Edna*†.....Labette | J. S. Hileman & Son. |
| Effingham*†....Atchison | See Atchison. |
| ▲Eldorado*† .....Butler | H. W. SCHUMACHER. |
| Elk City*† .Montgomery | S. H. Piper. |
| Ellinwood*† ..... Barton | J. F. Dunn. |
| Ellis*† .....Ellis | See Hays. |
| ▲Ellsworth*†....Ellsworth | IRA E. LLOYD. |
| Elmdale*† .....Chase | See Cottonwood Falls. |
| Elsmore*† .....Allen | See Iola. |
| ▲Emporia*† .....Lyon | J. HARVEY FRITH. |
| Enterprise*† . Dickinson | See Abilene. |
| ▲Erie*† ..... Neosho | J. L. DENISON. |
| Eskridge*† ..Wabaunsee | J. J. Mitchell. |
| Eudora*† .....Douglas | O. G. Richards. |
| Eureka*† ....Greenwood | FULLER & JACKSON. |
| Everest*† .....Brown | R. C. Jones. |
| Fairview*† .....Brown | Newton & Newton. |

| Town and County. | Name. |
|---|---|
| Fall River*† .Greenwood | See Fredonia. |
| Florence*† .....Marion | See Marion. |
| ▲Fort Scott*†....Bourbon | HULETT & HULETT.¶ Refer to Bank of Fort Scott. |
| Frankfort*† ....Marshall | Gregg & Gregg. |
| Frederick*†.....Rice | See Lyons. |
| ▲Fredonia*†.....Wilson | WILLITS & COOPER. |
| Fulton*†.....Bourbon | J. A. Pritz. |
| Galena*† ..... Cherokee | A. S. WILSON. |
| ▲Garden City*†....Finney | H. F. Mason. |
| Gardner*† ..... Johnson | See Olathe. |
| ▲Garnett*†.....Anderson | N. L. BOWMAN. |
| Gaylord*† .....Smith | E. J. Blake. |
| Genesco*† ..... Rice | See Lyons. |
| ▲Girard*† ..... Crawford | B. S. GAITSKILL. |
| Glasco*† ..... Cloud | See Concordia. |
| Glen Elder*† ....Mitchell | See Beloit. |
| Goffs*† .....Nemaha | See Seneca. |
| ▲Goodland*† .... Sherman | JOHN HARTZLER. |
| ▲Gove*..... Gove | O. B. Jones. |
| ▲Great Bend*†.....Barton | F. V. RUSSELL. |
| Greeley*†.. Anderson | See Garnett. |
| Green*† ..... Clay | See Clay Centre. |
| Greenleaf*†. Washington | W. P. Mudgett. |
| ▲Greensburg*†.....Kiowa | JOHN W. DAVIS. |
| Grenola*† ..... Elk | J. T. Lauter. |
| Gypsum*† ..... Saline | William Meneley. |
| Haddam*†.. Washington | R. O. Woody. |
| Halstead*† ..... Harvey | See Newton. |
| Hamlin*† ..... Brown | See Hiawatha. |
| Hanover*† . Washington | H. R. Fulton. |
| Harper*† ..... Harper | Washbon & Washbon. |
| Hartford*† ..... Lyon | See Emporia. |
| Hartland*†.....Kearney | See Garden City. |
| Haven*† ..... Reno | See Hutchinson. |
| Havensville*†. Potta'mie | T. J. Richardson. |
| ▲Hays*† ..... Ellis | REEDER & REEDER. |
| Hazelton*† ..... Barber | W. C. Alford. |
| Herington*†.. Dickinson | THORNTON COOKE. |
| Herndon*† ..... Rawlins | See Atwood. |
| ▲Hiawatha*† ..... Brown | MEANS & SMITH. |
| Highland*†..... Doniphan | JAMES L. ALLEN. |
| ▲Hill City*† ..... Graham | F. D. Turck. |
| Hillsboro*† ..... Marion | See Marion. |
| Hoisington*† ..... Barton | J. B. Prose. |
| Hollenberg*† Washin'ton | J. T. Thompson. |
| Hollyrood*†....Ellsworth | See Ellsworth. |
| ▲Holton*† ..... Jackson | J. S. KENOYER. |
| Hope*† .....Dickinson | G. B. Barrett. |
| Horace*† ..... Greeley | See Tribune. |
| Horton*† ..... Brown | MEANS & SMITH. |
| ▲Howard*† ..... Elk | John Marshall. |
| ▲Hoxie*† .....Sheridan | W. F. SCHULTHEIS. |
| ▲Hugoton*.....Stevens | A. W. Lamkin. |
| Humboldt*† .....Allen | G. A. Amos. |
| Huron*† .....Atchison | G. W. Stahler. |
| ▲Hutchinson*† ..... Reno | WHITELAW & ROSE. |
| Idana*† ..... Clay | See Clay Centre. |
| ▲Independence*† Montg'y | W. N. BANKS. |
| Inman*† ..... McPherson | See McPherson. |
| ▲Iola*† ..... Allen | OSCAR FOUST & SON. |
| Irving*† .....Marshall | See Marysville. |
| Jamestown*† ..... Cloud | F. E. Lane. |
| Jewell*..... Jewell | D. L. Palmer. |
| ▲Johnson*..... Stanton | See Ulysses. |
| ▲Junction City*† ....Geary | W. S. ROARK. |
| ▲Kansas City*†Wyandotte | MILLER, BUCHAN & MORRIS. |
| Kensington*† ..... Smith | J. T. Reed. |
| Kincaid*† .....Anderson | S. D. Whittington. |
| ▲Kingman*† .... Kingman | JOHN E. LYDECKER. |
| ▲Kinsley*† ..... Edwards | W. N. Beezley. |
| Kiowa*† ..... Barber | A. L. Herr. |
| Kirwin*† .....Phillips | W. H. HOLMES. |
| ▲La Crosse*†..... Rush | H. L. Anderson. |
| La Cygne*† .....Linn | M. F. Leasure. |
| La Harpe*† ..... Allen | See Humboldt. |
| ▲Lakin*† ..... Kearney | Thorpe & Hoskinson. |
| Lancaster*† .... Atchison | See Atchison. |
| Lane*† .....Franklin | L. C. Crittendon. |
| ▲Larned*† ..... Pawnee | W. H. VERNON. |
| ▲Lawrence*† ..... Douglas | BROWNELL & POEHLER. |
| ▲Leavenworth*† Leaven'h | KELSO & VAN TUYL. Refer to any bank in the city. |
| Lebanon*† ..... Smith | Jas. R. Lewis. |
| Lebo*† ..... Coffey | E. R. Evans. |
| Lehigh*† ..... Marion | See Marion. |
| Lenora*† ..... Norton | H. R. Tillotson. |
| Leon*† ..... Butler | Thomas A. Word. |
| Leona*† ..... Doniphan | See Troy. |
| Leonardville*† ..... Riley | See Manhattan. |
| ▲Leoti*† ..... Wichita | W. B. Washington. |
| Le Roy*† .....Coffey | C. T. High. |
| ▲Liberal*† ..... Seward | J. W. Campbell. |
| ▲Lincoln*† ..... Lincoln | George D. Abel. |
| Lindsborg*†. McPherson | See McPherson. |
| Linn*† ..... Washington | See Clifton. |
| Little River*† .....Rice | See Lyons. |
| Logan*† ..... Phillips | T. M. SULLIVAN. |
| Long Island*† ... Phillips | Giffen Culbertson. |

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| Town and County. | Name. |
|---|---|
| Longton*† ..... Elk | W. C. Boone. |
| Lost Springs*† ..... Marion | See Marion. |
| Louisburg*† ..... Miami | See Paola. |
| Lucas* ..... Russell | J. C. Ruppenthal, Jr. |
| ▲Lyndon*† ..... Osage | J. H. Stavely. |
| ▲Lyons*† ..... Rice | O. E. HOPKINS. |
| Mackaville*† .... Stafford | See St. Johns. |
| Madison*† .. Greenwood | S. F. Wicker. |
| ▲Manhattan*† ..... Riley | SAMUEL KIMBLE. |
| Mankato*† ..... Jewell | T. S. Kirkpatrick. |
| ▲Marion*† ..... Marion | S BURKHOLDER. |
| Marquette*† .. McPherson | J. F. Hanson. |
| ▲Marysville*† .... Marshall | JOHN A. BROUGHTEN. |
| McCracken*† ..... Rush | See La Crosse. |
| McCune*† ..... Crawford | H. M. Ford. |
| McDonald*† ..... Rawlins | See Atwood. |
| McLouth*† ..... Jefferson | W. D. Daniels. |
| ▲McPherson*† McPherson | GEO. W. ALLISON. |
| ▲Meade*† ..... Meade | Louis Boehler. |
| ▲Medicine Lodge*† Barb'r | A. L. NOBLE. |
| ▲Melvern*† ..... Osage | I. Farley. |
| Meriden*† ..... Jefferson | See Oskaloosa. |
| Miltonvale*† ..... Cloud | John W. Shay. |
| ▲Minneapolis*† .... Ottawa | J. C. MURPHY. |
| Moline*† ..... Elk | J. K. Glasscock. |
| Moran* ..... Allen | See Iola. |
| Morganville*† ..... Clay | See Clay Centre. |
| Morrill*† ..... Brown | Nathan Jones. |
| ▲Mound City*† ..... Linn | JOHN C. CANNON. |
| Moundridge*† McPhers'n | See McPherson. |
| Mound Valley*† Labette | Graham & Beggs. |
| Mount Hope*† Sedgwick | G. C. Robbins. |
| Mulvane*† ..... Sumner | See Wichita. |
| Muscotah*† ..... Atchison | Seneca Heath. |
| Narka*† ..... Republic | B. H. Speer. |
| Neodesha*† ..... Wilson | E. D. MIKESELL. |
| Neosho Falls*† Woodson | E. Q. Stillwell. |
| ▲Ness City*† ..... Ness | A. H. Faulks. |
| Netawaka*† ..... Jackson | Andrew Neal. |
| ▲Newton*† ..... Harvey | PETERS & NICHOLSON. |
| Nickerson*† ..... Reno | See Hutchinson. |
| Norcatur*† ..... Decatur | R. D. Gaston. |
| North Topeka*† Shawnee | See Topeka. |
| ▲Norton*† ..... Norton | L. H. WILDER. |
| Nortonville*† .. Jefferson | L. F. Randolph. |
| Norwich*† ..... Kingman | See Kingman. |
| Oakley*† ..... Logan | K. E. Willcockson. |
| ▲Oberlin*† ..... Decatur | TULLY SCOTT. |
| Oketo*† ..... Marshall | See Marysville. |
| ▲Olathe*† ..... Johnson | PARKER & HAMILTON. |
| Olsburg*† .. Pottawatomie | See Westmoreland. |
| Onaga*† .. Pottawatomie | J. W. Dunn. |
| Oneida*† ..... Nemaha | H. L. Wikoff. |
| Osage City*† ..... Osage | R. C. Heizer. |
| Osawatomie*† ..... Miami | See Paola. |
| ▲Osborne*† ..... Osborne | SMITH & NICHOLAS. |
| ▲Oskaloosa*† ... Jefferson | MORSE & CASEBIER. |
| ▲Oswego*† ..... Labette | M. E. WILLIAMS. |
| ▲Ottawa*† ..... Franklin | JOHN W. DeFORD. |
| Overbrook*† ..... Osage | See Lyndon. |
| Oxford*† ..... Sumner | R. L. Collins. |
| Palmer*† ... Washington | See Clifton. |
| ▲Paola*† ..... Miami | FRANK M. SHERIDAN. |
| Parker*† ..... Linn | See Holton. |
| Parsons*† ..... Labette | E. O. ELLIS. |
| Pawnee Rock*† .. Barton | J. W. Ratcliffe. |
| Peabody*† ..... Marion | C. M. Clark. |
| Perry*† ..... Jefferson | A. D. Haynes. |
| ▲Phillipsburg*† .. Phillips | C. A. Lewis. |
| Pittsburg*† ... Crawford | CURRAN & CURRAN. |
| Plainville*† ..... Rooks | See Stockton. |
| Pleasanton*† ..... Linn | Blue & Riggs. |
| Pomona*† ..... Franklin | See Ottawa. |
| Powhattan*† ..... Brown | See Hiawatha. |
| ▲Pratt*† ..... Pratt | J. Q. THOMPSON. |
| Pretty Prairie*† .... Reno | See Hutchinson. |
| Quenemo*† ..... Osage | C. H. Leonard. |
| Quinter*● ..... Gove | See Gove City. |
| Randall*† ..... Jewell | See Mankato. |
| Randolph*† ..... Riley | See Manhattan. |
| Republic*●† ..... Republic | See Scandia. |
| Reserve*† ..... Brown | See Hiawatha. |
| ▲Richfield*† ..... Morton | G. Porter Craddock. |
| Richland*† ..... Shawnee | See Rossville. |
| Richmond*† .... Franklin | See Ottawa. |
| Riley*† ..... Riley | J. B. Rairden. |
| Robinson*† ..... Brown | F. M. Pearl. |
| Rossville*† ..... Shawnee | See North Topeka. |
| ▲Russell*† ..... Russell | J. C. Ruppenthal. |
| ▲Russell Springs*.. Logan | Charles L. Kagey. |
| Sabetha*† ..... Nemaha | Nathan Jones. |
| ▲Salina*† ..... Saline | R. A. LOVITT. |
| ▲Santa Fe*..... Haskell | See Ulysses. |
| Scandia*† ..... Republic | J. P. Haton. |
| ▲Scott*† ..... Scott | Travis Morse. |
| ▲Sedan*† ..... Chautauqua | Fitzpatrick & Shukers. |
| Sedgwick*† ..... Harvey | C. L. Foster. |
| ▲Seneca*† ..... Nemaha | S. K. WOODWORTH. |
| Severance*† .. Doniphan | W. H. H. Curtis. |
| Severy*† .... Greenwood | See Eureka. |
| ▲Sharon Springs*† Wallace | B. G. Hurlbert. |
| Simpson* ..... Mitchell | See Beloit. |
| ▲Smith Center*† .... Smith | L. C. Uhl. |
| Soldier*† ..... Jackson | V. H. McDonald. |
| Solomon*† ..... Dickinson | H. Whitley. |
| South Haven*† .. Sumner | Austin Aikins. |
| Spring Hill*† .... Johnson | See Olathe. |
| Stafford*† ..... Stafford | C. G. WEBB. |
| Sterling*† ..... Rice | FRED P. GREEN. |
| ▲St. Francis*† .. Cheyenne | J. L. Finley. |
| ▲St. John*† ..... Stafford | Moseley & Dixon. |
| St. Mary's*† .. Pottawato'e | G. W. Mackay. |
| St. Paul*† ..... Neosho | See Erie. |
| ▲Stockton*† ..... Rooks | W. B. HAM. |
| Strong*† ..... Chase | See Cottonwood Falls. |
| Summerfield*† . Marshall | T. J. Madden. |
| Sylvan Grove*† . Lincoln | H. W. Rahmeier. |
| Sylvia*† ..... Reno | See Hutchinson. |
| ▲Syracuse*† ..... Hamilton | U. T. Tapscott. |
| Tescott*† ..... Ottawa | See Minneapolis. |
| Thayer*† ..... Neosho | S. W. Brewster. |
| Tonganoxie*† Leavenw'h | S. J. McNaughton. |
| ¶▲Topeka*† ..... Shawnee | MILTON BROWN, Crawford Bldg. Collections, deposits, and general practice. |
| " ..... " | ROSSINGTON, SMITH & HIBBARD. Attorneys for First National Bank and Merchants National Bank. |
| " ..... " | J. G. SLONECKER. Attorney for the Topeka Milling Co., and Topeka Railway Co. |
| " ..... " | VALENTINE, GODARD & VALENTINE, Real Estate Bldg. General law practice. |
| Toronto*† ..... Woodson | F. M. Sutton. |
| ▲Tribune*† ..... Greeley | W. M. Glenn. |
| ▲Troy*† ..... Doniphan | C. C. Camp. |
| Turon*† ..... Reno | M. H. Potter. |
| Udall*† ..... Cowley | See Winfield. |
| ▲Ulysses*† ..... Grant | T. W. Marshall. |
| Valley Falls*† . Jefferson | G. W. McCAMMON. |
| Vermillion*† ... Marshall | See Frankfort. |
| Vliets*† ..... Marshall | See Frankfort. |
| ▲WaKeeney*† ..... Trego | Allen Cox. |
| Wakefield*† ..... Clay | See Clay Centre. |
| Walnut*† ..... Crawford | See Girard. |
| Wamego*† . Pottawato'e | D. V. Sprague. |
| ▲Washington*† . Wash't'n | CHARLES SMITH. |
| Waterville*† .... Marshall | E. A. Berry. |
| Wathena*† .... Doniphan | See Troy. |
| Waverly*† ..... Coffey | H L COOPER. |
| Weir*† ..... Cherokee | M. F. Compton. |
| ▲Wellington*† .. Sumner | C. E. ELLIOTT. |
| Wellsville*† .. Franklin | T. J. Gregory. |
| ▲Westmoreland*. Pottaw'e | Hick & Bagley. |
| Westphalia*† . Anderson | See Garnett. |
| Wetmore*† ..... Nemaha | M. DeForest. |
| Wheaton*† Pottawato'ie | See Onaga. |
| White City*† .... Morris | O. L. McKillip. |
| White Cloud*† Doniphan | A. S. Brewster. |
| Whitewater*† ..... Butler | P. E. Ashenfelter. |
| Whiting*† ..... Jackson | See Holton. |
| ▲Wichita*† ..... Sedgwick | HOUSTON & BROOKS. Attorneys for Kansas National Bank. |
| " ..... " | THORNTON W. SARGENT. Refers to Kansas National Bank. |
| Williamsburg*† Franklin | J. R. Finley. |
| Willis*† ..... Brown | Jesse Henney. |
| Wilson*† ..... Ellsworth | See North Coover. |
| Winchester*† . Jefferson | See Valley Falls. |
| ▲Winfield*† ..... Cowley | POLLOCK & LAFFERTY. |
| ▲Yates Center*† Woodson | S. C. HOLMES. |

## KENTUCKY.

| | |
|---|---|
| Adairville*† ..... Logan | J. B. Grubbs. |
| ▲Albany* ..... Clinton | M. L. Jarvis. |
| ▲Alexandria* .... Campbell | See Newport. |
| Allensville*† ..... Todd | R. F. Allensworth. |
| Ashland*† ..... Boyd | D. W. STEELE, JR. |
| Auburn*† ..... Logan | See Russellville. |
| Augusta*† ..... Bracken | Geo. Doniphan. |
| Bagdad*● ..... Shelby | See Shelbyville. |
| ▲Barboursville*† .... Knox | S. B. Dishman. |
| ▲Bardstown*† ..... Nelson | JOHN S. KELLEY. |
| ▲Bardwell*† ..... Carlisle | J. E. Bridgwater. |
| Beard*● ..... Oldham | See La Grange. |
| ▲Beattyville*† ..... Lee | H. H. HARRIS. |
| Beaver Dam*† ..... Ohio | See Hartford. |
| ▲Bedford* ..... Trimble | L. F. Zerfoss. |
| ▲Benton*† ..... Marshall | J. W. Dycus. |
| Berry*† ..... Harrison | See Cynthiana. |
| Bloomfield*† ..... Nelson | See Bardstown. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| ▲Booneville*..... Owsley | C. W. Hogg. |
| ▲Bowling Green*•† Warren | MITCHELL & DU BOSE. |
| ▲Brandenburg*..... Meade | J. H. Trent, Jr. |
| ▲Brookville*•..... Bracken | H. P. Willis. |
| ▲Brownsville*.. Edmonson | James S. Lay. |
| Burgin*•†..... Mercer | W. T. Ewing. |
| ▲Burkesville*. Cumberland | Sandidge & Sandidge. |
| ▲Burlington*†..... Boone | F. Riddell. |
| Burnside*..... Pulaski | See Somerset. |
| Butler*•†..... Pendleton | See Falmouth. |
| ▲Cadiz*..... Trigg | FENTON SIMS. |
| ▲Calhoun*..... McLean | William B. Noe. |
| Campbellsburg*•†.. Henry | See New Castle. |
| ▲Campbellsville*•†.. Taylor | J. R. Robinson. |
| ▲Campton*..... Wolfe | A. H. Stamper. |
| Caneyville*•†.... Grayson | N. C. Tilford. |
| ▲Carlisle*•†..... Nicholas | Thomas Owens. |
| ▲Carrollton*•..... Carroll | WINSLOW & WINSLOW. |
| ▲Catlettsburg*•†..... Boyd | Thomas R. Brown. |
| Cave City*•†..... Barren | J. Robert White. |
| Central City*•†. Muhl'berg | J. Y. Thomas, Jr. |
| Clay City*•†..... Powell | See Stanton. |
| ▲Clinton*•†..... Hickman | J. M. BRUMMAL & SON. |
| Cloverport*•† Breck'ridge | J. R. Skillman. |
| Columbia*..... Adair | Baker & Winfrey. |
| Columbus*•†..... Hickman | See Clinton. |
| Corbin*•†..... Whitley | See Williamsburg. |
| Corinth*•†..... Grant | See Williamstown. |
| Corydon*•†.... Henderson | Merritt & Alvis. |
| Covington*•†..... Kenton | ERNST & CASSATT. Refer to German National Bank. |
| " ..... " | FURBER & JACKSON. Refer to Farmers & Traders National Bank. |
| Crittenden*•†..... Grant | B. F. Menefee. |
| ▲Cynthiana*•†.... Harrison | EVANS & PETERSON. |
| ▲Danville*•†..... Boyle | R. T. QUISENBERRY. |
| Dawson Springs* Hopkins | See Madisonville. |
| ▲Dixon*..... Webster | F. M. Baker. |
| Dry Ridge*•†..... Grant | J. G. Blackburn. |
| ▲Eddyville*•†..... Lyon | T. J. Watkins. |
| ▲Edmonton*..... Metcalfe | J. C. Muncie. |
| ▲Elizabethtown*•†. Hardin | S. H. BUSH. |
| ▲Elkton*•†..... Todd | PERKINS & TRIMBLE. |
| Eminence*•† ..... Henry | J. C. Gordon. |
| Erlanger*•†..... Kenton | S. M. Adams. |
| Fairfield*..... Nelson | See Bardstown. |
| ▲Falmouth*•†.... Pendleton | L. T. Applegate. |
| ▲Flemingsburg*•† Fleming | J. H. Power. |
| Fordsville*•† ..... Ohio | See Hartford. |
| ¶▲Frankfort*•†.. Franklin | D. W. & JOHN B. LINDSEY. |
| ▲Franklin*•†..... Simpson | A. S. WALKER. |
| ▲Frenchburg..... Menifee | L. T. Hovermale. |
| Fulton*•†..... Fulton | Ed. Thomas. |
| ▲Georgetown*•†..... Scott | VICTOR F. BRADLEY. |
| Germantown*.... Bracken | See Brookville. |
| Ghent*•..... Carroll | James O. Bersatt. |
| ▲Glasgow*•..... Barren | W. L. Porter. |
| Glencoe*•†..... Gallatin | See Warsaw. |
| ▲Grayson*•†..... Carter | H. D. Gregory. |
| ▲Greensburg*•†..... Green | W. F. CANTRILL. |
| ▲Greenup*•†..... Greenup | W. F. Worthington. |
| ▲Greenville*•† Muhlenberg | Wickliffe & Johnson. |
| Guthrie*•† ..... Todd | See Elkton. |
| Hanson*•..... Hopkins | See Madison. |
| ▲Hardinsburg*•†. Bre'ridge | Morris Eskridge & Son. |
| ▲Harlan*..... Harlan | B. M. Lee. |
| ▲Harrodsburg*•†.... Mercer | W. W. STEPHENSON. |
| ▲Hartford*..... Ohio | J. S. GLENN. |
| ▲Hawesville*•†.. Hancock | G. D. Chambers. |
| ▲Hazard*..... Perry | John Baker. |
| ▲Henderson*•†. Henderson | YEAMAN & YEAMAN. |
| ▲Hickman*•†..... Fulton | A. W. Lindsay. |
| ▲Hindman*..... Knott | W. W. Baker. |
| ▲Hodgensville*•†.. La Rue | D. H. Smith. |
| ▲Hopkinsville*•†. Christian | FRANK RIVES. |
| Horse Cave*•†..... Hart | See Munfordville. |
| Hustonville*..... Lincoln | See Stanford. |
| ▲Hyden*..... Leslie | J. M. Bicknell. |
| ▲Independence*.... Kenton | See Covington. |
| ▲Irvine*•†..... Estell | Ridell & Ridell. |
| Irvington*•† Breck'ridge | See Hardinsburg. |
| ▲Jackson*•†..... Breathitt | G. W. FLEENOR. |
| ▲Jamestown*..... Russell | Meadows & Garnett. |
| Jonesville* ..... Owen | See Owenton. |
| Kelsey*..... Caldwell | See Princeton. |
| Kuttawa*•†..... Lyon | Molloy & Utley. |
| Lafayette*..... Christian | See Hopkinsville. |
| ▲LaGrange*•† ..... Oldham | A. T. Ladd. |
| ▲Lancaster*•†..... Garrard | Wm. Herndon. |
| ▲Lawrenceburg*•† And'son | F. R. FELAND. |
| ▲Lebanon*•†..... Marion | J. McCHORD. |
| Lebanon Junc.*•†. Bullitt | Robert Zimmerman. |
| ▲Litchfield*•† ..... Grayson | J. S. Wortham. |
| Lewisburg*•†..... Logan | J. C. Sneed. |
| Lewisport*•†.... Hancock | B. H. Poindexter |
| ▲Lexington*•†..... Fayette | THORNTON & KERR, Attorneys for Second National Bank. |
| ▲Liberty*..... Casey | Stone & Stone. |
| Livermore*•†..... McLean | See Calhoun. |

| Town and County. | Name. |
|---|---|
| ▲London*•†..... Laurel | W. S. JACKSON. |
| ▲Louisa*•†..... Lawrence | A. J. Garred. |
| ▲Louisville*•†.... Jefferson | BARNETT & BARNETT. Attorneys for Louisville National Banking Co. and German Bank. |
| " ..... " | CHARLES S. GRUBBS, Kenyon Bldg. Refers to American National Bank. |
| " ..... " | SAM'L B. KIRBY, Kenyon Bldg. Refers to First National Bank, Louisville Trust Co. |
| " ..... " | LEOPOLD & PENNEBAKER, Fifth and Court Place. Attorneys for Postal Telegraph-Cable Co. and First National Bank. |
| " ..... " | ERNEST MACPHERSON, Louisville Trust Bldg. Attorney for Bradstreet's Co. |
| " ..... " | C. B. SEYMOUR, 308 5th St. Refers to Louisville Trust Co. and Farmers' & Drovers' Bank. |
| ▲Madisonville*•†.. Hopkins | MAURICE K. GORDON. |
| ▲Manchester* ..... Clay | W. B. Hansford. |
| ▲Marion*•†..... Crittenden | James & James. |
| ▲Mayfield*•†..... Graves | Lee & Hester. |
| ▲Maysville*•†..... Mason | MILTON JOHNSON. |
| ▲McKee..... Jackson | M. A. Holcomb. |
| Middlesboro*•†..... Bell | M. H. RHORER. |
| Midway*•†..... Woodford | Richard Godson. |
| Millersburg*•† .. Bourbon | See Paris. |
| Monterey*..... Owen | T. J. Hardin. |
| ▲Monticello*..... Wayne | John W. Tuttle. |
| ▲Morehead*•† ..... Rowan | J. G. Whitt. |
| ▲Morganfield*•†..... Union | P. B. MILLER. |
| ▲Morgantown*..... Butler | GUFFY & WHALIN |
| ▲Mt. Olivet*..... Robertson | O. S. Deming. |
| ▲Mt. Sterling*•† Montg'ery | T. J. BIGSTAFF. |
| ▲Mt. Vernon*•† Rockcastle | C. C. Williams. |
| ▲Munfordville*•† ..... Hart | H. A. Watkins. |
| ▲Murray*•† ..... Calloway | G. C. Diuguid. |
| ▲New Castle*•..... Henry | W. W. Turner. |
| New Haven*•†..... Nelson | See Bardstown. |
| New Liberty*..... Owen | See Owenton. |
| Newport*•†..... Campbell | AUBREY BARBOUR. |
| ▲Nicholasville*•†. Jes'mine | B. P. CAMPBELL. |
| No. Middletown* Bourbon | See Paris. |
| ▲Owensboro*•†..... Daviess | HUGH A. WILLIAMS. |
| Owenton*•†..... Owen | Lindsay & Botts. |
| ▲Owingsville*•..... Bath | R. Gudgell & Son. |
| ▲Paducah*•† ... McCracken | GREER & REED. |
| ▲Paintsville*..... Johnson | J. E. Buckingham. |
| ▲Paris*•†..... Bourbon | CLIFTON ARNSPARGER. |
| Pembroke*•† ... Christian | See Hopkinsville. |
| Perryville*..... Boyle | See Danville. |
| Petersburg*..... Boone | See Burlington. |
| ▲Pikeville*..... Pike | W. O. B. RATLIFF. |
| ▲Pineville*•†..... Bell | J. L. REEDER. |
| Pleasureville*..... Henry | See New Castle. |
| Port Royal*..... Henry | See New Castle. |
| ▲Prestonsburg*..... Floyd | F. A. Hopkins. |
| ▲Princeton*•†..... Caldwell | WM. MARBLE. |
| Providence*•†... Webster | E. Jennings. |
| ▲Richmond*•†..... Madison | J. A. SULLIVAN. |
| Rochester*..... Butler | Newton Belcher. |
| ▲Russellville*•†..... Logan | H. S. McCUTCHEN. |
| Sacramento*..... McLean | E. B. McEwen. |
| Sadieville*•†..... Scott | See Georgetown. |
| ▲Salyersville*..... Magoffin | E. L. Stephens. |
| ▲Sandyhook*..... Elliott | J. B. Hannah. |
| ▲Scottsville*•..... Allen | T. B DIXON. |
| Sebree*•†..... Webster | See Dixon. |
| Sharpsburg*..... Bath | J. C. Nelson. |
| ▲Shelbyville*•†.... Shelby | J. C. BECKHAM. |
| ▲Shepherdsville*•†. Bullitt | J. F. Combs. |
| Slaughtersville*†. Webster | See Dixon. |
| ▲Smithland*•... Livingston | Charles H. Webb. |
| Smith's Grove*•†. Warren | See Bowling Green. |
| ▲Somerset*•† ..... Pulaski | O. H. & R. B. WADDLE. |
| Sonora*•†..... Hardin | See Elizabethtown. |
| ▲Springfield*•† Washington | T. W. Simms, Jr. |
| Stamping Ground*•† Scott | See Georgetown. |
| ▲Stanford*•†..... Lincoln | J. S. OWSLEY, JR. |
| ▲Stanton*•†..... Powell | O. A. Lyle. |
| Sturgis*•..... Union | J. Mack Thompson. |
| Sulphur*•..... Henry | See New Castle. |
| ▲Taylorsville*•.... Spencer | L. W. Ross. |
| ▲Tompkinsville*.. Monroe | Richardson & Carter. |
| Trenton*•†..... Todd | G. W. Wilson. |
| Uniontown*•..... Union | Robert G. Byrne. |
| ▲Vanceburg*•†..... Lewis | W. C. Halbert. |
| ▲Versailles*•†.. Woodford | D. L. THORNTON. |
| Vine Grove*•†.... Hardin | See Elizabethtown. |
| Waddy*•†..... Shelby | See Shelbyville. |
| Walton*•†..... Boone | See Burlington. |
| Warfield ..... Martin | See Inez. |
| ▲Warsaw*..... Gallatin | L. L. Tiller. |
| ▲West Liberty*.... Morgan | Lacy & Fogg. |
| West Louisville.. Daviess | See Owensboro. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Wheatley*..... Owen | See Owenton. |
| ▲Whitesburg*.....Letcher | D. D. Fields & Son. |
| Whitesville*†.....Daviess | See Owensboro. |
| ▲Wickliffe*†..... Ballard | BUGG & WICKLIFFE. |
| ▲Williamsburg*†. Whitley | SHARP & SILER. |
| ▲Williamstown*†...Grant | M. D. Gray. |
| Wilmore*†... Jessamine | See Nicholasville. |
| ▲Winchester*†..... Clark | LEELAND HATHAWAY. |
| Wingo*†..... Graves | Frank A. Lucas. |
| Worthville*†.....Carroll | See Carrollton. |

## LOUISIANA.

| Town and County. | Name. |
|---|---|
| ▲Abbeville*•... Vermillion | W. B. White. |
| ▲Alexandria*†....Rapides | L. J. HACKENYOS. |
| ▲Amite*†.....Tangipahoa | Boliver Edwards. |
| ▲Arcadia*†..... Bienville | Dorman & Reynolds. |
| ▲Bastrop*†....Morehouse | James Bussey. |
| ¶▲Baton Rouge*† E.Ba.R. | THOS. J. KERNAN. |
| Bayou Sara*† W.Feliciana | See St. Francisville. |
| Bellevue..... Bossier | See Benton. |
| ▲Benton*†..... Bossier | Joannes Smith. |
| Bunkie*† ..... Avoyelles | See Marksville. |
| ▲Cameron*..... Cameron | See Lake Charles. |
| ▲Clinton*†. East Feliciana | J. D. WALL. |
| ▲Colfax*..... Grant | J. A. Williams. |
| ▲Columbia*†.....Caldwell | A. B. Hundley. |
| ▲Convent*†.....St. James | See New Orleans. |
| ▲Coushatta*.....Red River | W. A. Wilkinson. |
| ▲Covington*† St. Tam'any | J. M. Burns. |
| ▲Crowley*†..... Acadia | HAMPDEN STORY. |
| ▲Donaldsonville*† Asc'n'n | E. N. PUGH. |
| ▲Edgard. St. John the Bapt. | See Mount Airy. |
| ▲Farmerville*..... Union | R. B. Dawkins. |
| ▲Floyd*.....West Carroll | Gray & McIntosh. |
| ▲Franklin*†.....St. Mary | D. CAFFERY & SON. |
| ▲Franklinton*† Washin'ton | Gordon W. Goodbee. |
| ▲Greensburg*...St. Helena | W. C. Pipkin. |
| ▲Gretna*..... Jefferson | See New Orleans. |
| ▲Hahnville.....St. Charles | See New Orleans. |
| Hammond*† Tangipahoa | J. W. Sentell. |
| ▲Harrisonburg*. Catahoula | R. J. WILSON. |
| ▲Homer*†..... Claiborne | J. W. HOLBERT. |
| ▲Houma*†...Terre Bonne | Suthon & Wallis. |
| Jeanerette*†..... Iberia | See New Iberia. |
| Jennings*†.....Calcasieu | C. R. Cline. |
| ▲Lafayette*†.... Lafayette | Charles D. Caffery. |
| ▲Lake Charles*† Calcasieu | C. A. McCOY. |
| ▲Lake Providence*† E.Car'l | Ransdell & Ransdell. |
| ▲Leesville*†..... Vernon | See Many. |
| ▲Mansfield*†..... De Soto | Elam & Egan. |
| ▲Many*†..... Sabine | W. P. Good. |
| ▲Marksville*†... Avoyelles | JOFFRION & JOFFRION. |
| ▲Minden*†..... Webster | L. K. Watkins. |
| ▲Monroe*†..... Ouachita | E. T. LAMKIN. |
| Morgan City*†..St. Mary | See Franklin. |
| ▲Napoleonville* Assumpt'n | L. U. Folse & Son. |
| ▲Natchitoches*† Nat'ches | SCARBOROUGH & CARVER. |
| ▲New Iberia*†..... Iberia | WEEKS & WEEKS. |
| ▲New Orleans*†.. Orleans | HARRY H. HALL, 807 Carondelet St. Corporation, probate, and commercial law. Refers to Whitney National Bank. |
| " ..... " | EDWIN T. MERRICK, 220 Carondelet St. Refers to Hibernia National Bank, and Louisiana National Bank. |
| " ..... " | RICHARDSON & SOULE, Morris Bldg. Attorneys for New Orleans National Bank. |
| " ..... " | SAUNDERS & GURLEY. Attorneys for Whitney National Bank, Union Nat'l Bank, New Orleans Cotton Exchange, and Edison Electric Co. |
| ▲Newroads* Pointe Coupee | W. C. Carruth. |
| ▲Opelousas*†..St. Landry | WM. J. SANDOZ. |
| Patterson*†.....St. Mary | See Franklin. |
| ▲Plaquemine*†.. Iberville | HEBERT & HEBERT. |
| ▲Pointe a la Hache* Plaquemines | See New Orleans. |
| ▲Port Allen*† W. Baton R. | See Baton Rouge. |
| Rayne*†..... Acadia | See Crowley. |
| ▲Rayville*†.....Richland | See Monroe. |
| ▲Ruston*†.....Lincoln | J. B. Halstead. |
| ▲Shreveport*†..... Caddo | T. ALEXANDER. |
| ▲Sparta*..... Bienville | J. J. Sprawls. |
| ▲Springville.....Livingston | See Springfield. |
| ▲St. Bernard....St. Bernard | A. Estopional, Jr. |
| ▲St. Francisville* W. Felici'a | Robert Montgomery. |
| ▲St. Joseph*†..... Tensas | Young & Young. |
| ▲St. Martinville*•. St. Martin | Martin & Voorhies. |
| ▲Tallulah*†..... Madison | Stone & Holmes. |
| ▲Thibodaux*†. Lafourche | THOMAS A. BODEAUX. |
| ▲Vernon*..... Jackson | N. M. Smith. |
| ▲Vidalia*†.....Concordia | Philip Hough. |
| Washington*† St. Landry | See Opelousas. |
| Whitecastle*†... Iberville | William J. Gahan. |
| ▲Winnfield*..... Winn | See Natchitoches. |
| ▲Winnsboro*†...Franklin | C. L. Berry. |

## MAINE.

| Town and County. | Name. |
|---|---|
| ▲Alfred*•† ..... York | Samuel M. Came. |
| ▲Auburn*†. Androscoggin | OAKES, PULSIFER & LUDDEN |
| ¶▲Augusta*† .... Kennebec | A. M. GODDARD. |
| ▲Bangor*†.....Penobscot | MARTIN & COOK. |
| Bar Harbor*† ..Hancock | JOHN A. PETERS, JR. |
| ▲Bath*†.....Sagadahoc | JOSEPH M. TROTT. |
| ▲Belfast*†..... Waldo | R. F. DUNTON. |
| Bethel*†..... Oxford | Herrick & Park. |
| Biddeford*†..... York | MASON & WEYMOUTH. |
| Boothbay Harbor* Lincoln | C. R. Tupper. |
| Brewer*†.....Penobscot | F. A. Floyd. |
| Bridgton*†. Cumberland | D. P. & D. E. Chaplin. |
| Brunswick*† Cumberland | BARRETT POTTER. |
| Buckfield*†..... Oxford | See Canton. |
| Bucksport*† ... Hancock | O. F. Fellows. |
| ▲Calais*†..... Washington | GEORGE R GARDNER. |
| Camden*†..... Knox | J. H. Montgomery. |
| Canton*†..... Oxford | JOHN P. SWASEY. |
| Caribou*† .... Aroostook | B. L. FLETCHER. |
| Corinna*†.....Penobscot | See Bangor. |
| Damariscotta*†. Lincoln | Pierce & Hall. |
| Dexter*† ..... Penobscot | L. B. WALDRON. |
| ▲Dover*† ..... Piscataquis | O. M. Robinson. |
| Eastport*†.. Washington | S. D. Leavitt. |
| ▲Ellsworth*†.... Hancock | J. A. PETERS, JR. |
| Fairfield*†..... Somerset | T. E. McFarland. |
| ▲Farmington*† . Franklin | J. C. HOLMAN. |
| Ft. Fairfield*† Aroostook | Herbert T. Powers. |
| Freeport*†..Cumberland | See Yarmouth. |
| Fryeburg*†..... Oxford | E. E. Hastings. |
| Gardiner*†.... Kennebec | JOHN W. FOSTER. |
| Gorham*†... Cumberland | John A. Waterman. |
| Guilford*†... Piscataquis | Henry Hudson. |
| Hallowell*†.... Kennebec | Beane & Beane. |
| Hartland*†..... Somerset | H. W. Stewart. |
| ▲Houlton*†.... Aroostook | POWERS & POWERS. |
| Kennebunk*†..... York | W. L. Dane. |
| Kingfield*•..... Franklin | H. S. Wing. |
| Lewiston*†. Androscog'n | NEWELL & SKELTON. |
| " " | WHITE & CARTER. |
| Limerick*..... York | Frank M. Higgins. |
| Lisbon Falls*†. And'c'g'n | H. E. Coolidge. |
| Livermore Falls*† A'd'gin | John H. Maxwell. |
| ▲Machias*†...Washington | C. B. DONWORTH. |
| Madison*†..... Somerset | C. A. Wilber. |
| McKinley*†..... Hancock | E. Webster French. |
| Mechanic Falls*† And'g'n | J. M. Libby. |
| New Castle*†..... Lincoln | Hilton & Hilton. |
| Newport*†..... Penobscot | J. M. Sanborn. |
| North Berwick*†...York | N. Hobbs. |
| Norway*†..... Oxford | A. S. Kimball. |
| Oakland*†..... Kennebec | George W. Field. |
| Oldtown*†.....Penobscot | JOSEPH F. GOULD. |
| ▲Paris*† ..... Oxford | See South Paris. |
| Phillips*†..... Franklin | F. E. Timberlake. |
| Pittsfield*†..... Somerset | J. W. Manson. |
| ▲Portland*† .Cumberland | SETH L. LARRABEE. General law practice. Attorney for Chapman National Bank. |
| " ..... " | PAYSON & VIRGIN. Attorneys for Merchants' Nat'l Bank and H. M. Payson & Co., bankers. |
| " ..... " | B. D. & H. M. VERRILL. Attorneys for Casco National and Canal National banks. |
| Presque Isle*† Aroostook | George H. Smith. |
| Richmond*†..Sagadahoc | W. T. Hall. |
| ▲Rockland*†..... Knox | EDWARD B. MacALLISTER. |
| Rockport*†..... Knox | G. H. M. Barrett. |
| Rumford Falls*†. Oxford | H. E. Stearns. |
| Saco*†..... York | FAIRFIELD & MOORE. |
| Sanford*†..... York | FRED J. ALLEN. |
| Searsport*†..... Waldo | W. T. C. Runnels. |
| ▲Skowhegan*†..Somerset | GEORGE W. GOWER. |
| South Berwick*†.... York | G. C. Yeaton. |
| South Paris*†.... Oxford | George A. Wilson. |
| Thomaston*†..... Knox | J. H. H. HEWITT. |
| Tremont*..... Hancock | E. W. French. |
| Waldoboro*†.... Lincoln | O. D. Castner. |
| Waterville*†..Kennebec | C. W. HUSSEY. |
| Westbrook*† Cumberla'd | Wm. Lyons. |
| West Buxton*..... York | Charles E. Weld. |
| Wilton*†..... Franklin | C. N. Blanchard. |
| Winthrop*† ...Kennebec | C. C. Stevens. |
| ▲Wiscasset*†•..... Lincoln | George B. Sawyer. |
| Yarmouth*† Cumberland | G. F. McQuillan. |
| York Village*†..... York | James T. Davidson. |

## MARYLAND.

| Town and County. | Name. |
|---|---|
| Aberdeen*•† .....Harford | Septimus Davis. |
| ¶▲Annapolis*† Anne Ar'd'l | JAMES M. MUNROE. |
| Baltimore*†•...Baltimore | BROWN & BRUNE, 222 St. Paul St. Counsel in bank and corporation matters. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Baltimore*†●..Baltimore (*Continued.*) | A. BERNARD CHANCELLOR, 108 East Lexington St. References: Fidelity & Deposit Co., and John L. Williams & Sons, bankers, Richmond, Va. |
| " ..... " | ELLIOTT & HOFFMAN, Equitable Building. *Our specialty:* Mercantile law and collections. |
| " ..... " | N. RUFUS GILL & SONS, 215 St. Paul St. Commercial litigation and collections. Attorneys for Old Town Bank. |
| " ..... " | HINKLEY & MORRIS, 215 North Charles St. Prompt attention to collections. Reference: National Union Bank. |
| " ..... " | HODSON & HODSON, 6 East Lexington St. Attorneys, Solicitors, and Proctors. Reference: National Marine Bank. |
| " ..... " | SYLVAN HAYES LAUCHHEIMER, Equitable Building. Attorney for Credit Men's Association. |
| " ..... " | HARRY C. MATHIEU, 100 East Lexington St. Commissioner of Deeds for all States. Refers to any Baltimore attorney given in this list. |
| " ..... " | FIELDER C. SLINGLUFF, Fidelity Bldg. Attorney for Baltimore Traction Co., Commercial & Farmers' Nat. Bank. |
| " ..... " | STEINER & PUTZEL, Law Bldg. Long distance telephone 3388. Reference: Nat. Union Bk. |
| Barton*† .....Allegany | See Cumberland. |
| ▲Bel Air*●†.....Harford | STEVENSON A. WILLIAMS. |
| Berlin*† ..... Worcester | Calvin B. Taylor. |
| Brunswick*† ..Frederick | Glen H. Worthington. |
| ▲Cambridge*●† Dorchester | THOMAS W. SIMMONS. |
| Canton† .....Baltimore | See Baltimore. |
| Catonsville*●† . Baltimore | See Baltimore. |
| ▲Centerville*●† Queen An'e | Philemon B. Hopper. |
| ▲Chestertown*●† .....Kent | H. W. VICKERS. |
| Cockeysville*●† Baltimore | Robt. H. Bussey. |
| Crisfield*●† .....Somerset | Clarence P. Lankford. |
| ▲Cumberland*●†...Allegany | D. LINDLEY SLOAN. |
| Delmar .....Sussex | (P.O. Delmar, Del.) See Salisbury. |
| ▲Denton*●†.....Caroline | Henry R. Lewis. |
| Dickeyville*... Baltimore | See Baltimore. |
| ▲Easton*●† .....Talbot | WM. H. ADKINS. |
| ▲Elkton*●† ..... Cecil | L. MARSHALL HAINES. |
| Ellicott City*●† ..Howard | John G. Rogers. |
| Emmittsburg*●† Fr'd'rick | E. L. Rowe. |
| Federalsburg*●†. Caroline | See Denton. |
| ▲Frederick*●†...Frederick | E. S. ICHELBERGER. |
| Frostburg*●†....Allegany | Clayton Purnell. |
| Gaithersb'rg*●† M'tg'm'ry | Talbott & Talbott. |
| Havre de Grace*●†Il'rl'rd | ARMSTRONG & SCOTT. |
| Hancock*●† ..Washington | See Hagerstown. |
| Havre de Grace*●†Il'rl'rd | See Aberdeen. |
| Hyattsville*●†Prince Geo. | WELLS & WELLS. |
| ▲Laplata*●† .....Charles | Walter J. Mitchell. |
| Laurel*●† Prince George's | C. H. Stanley. |
| ▲Leonardtown*...St. Mary | D. C. Hammitt. |
| Lonaconing*†...Allegany | D. LINDLEY SLOAN. |
| Manchester* .....Carroll | See Westminster. |
| Middletown*...Frederick | Emory L. Coblentz. |
| Mount Airy*●† ....Carroll | See Westminster. |
| Myersville*.....Frederick | Joseph W. Gaver. |
| New Windsor*●...Carroll | Lewis Diehlman. |
| North East*●† .....Cecil | See Elkton. |
| ▲Oakland*●†.....Garrett | G. S. Hamill. |
| Oxford*●†.....Talbot | W. H. Adkins. |
| Pocomoke City*●† W'r'st'r | C. O. Melvin. |
| Port Deposit*●† .....Cecil | Philip R. Bond. |
| Port Tobacco*●...Charles | See Laplata. |
| ▲Prince Fredericktown* Calvert | John B. Gray. |
| ▲Princess Anne*●†Som'rset | MILES & STANFORD. |
| Queenstown*●Queen An'e | See Centerville. |
| Rising Sun*●† .....Cecil | See Elkton. |
| ▲Rockville*●† Montgomery | Talbott & Talbott. |
| ▲Salisbury*●† .....Wicomico | JAMES E. ELLEGOOD. |
| Sandy Spring*†. M'tg'm'ry | See Rockville. |
| Sharpsburg*●†..Wash'ton | See Hagerstown. |
| Smithsburg*●† . Wash'ton | See Hagerstown. |
| ▲Snow Hill*●†...Worcester | R. D. JONES. |
| St. Michaels*●†.....Talbot | W. D. J. Morris. |
| Taneytown*●†.....Carroll | Bond & Parke. |
| Taylors Island*Dorch'ster | See Cambridge. |
| Thurmont*●†....Frederick | See Frederick. |
| ▲Towson*●† .....Baltimore | Z. Howard Isaac. |
| Trappe*●†.....Talbot | See Easton. |
| Union Bridge*●† ..Carroll | See Westminster. |
| Union Mills*.....Carroll | See Westminster. |
| Uniontown*.....Carroll | See Westminster. |
| ▲Upper Marlboro*†Pr. Geo. | Magruder & Wilson. |
| ▲Westminster*●† . Carroll | JOHN M. REIFSNIDER. |
| Williamsport*●†Wash'ton | See Hagerstown. |
| Woodsboro*●† Frederick | See Frederick. |

## MASSACHUSETTS.

| Town and County. | Name. |
|---|---|
| Abington*●† ...Plymouth | Coughlan Bros. |
| Adams*●† .....Berkshire | F. H. B. Munson. |
| Amesbury*●†.....Essex | George W. Cate. |
| Amherst*●† ...Hampshire | W. Hamlin. |
| Andover*●†.....Essex | George H. Poor. |
| Arlington*●†...Middlesex | J. A. Bailey, Jr. |
| Ashburnham*●† Worc'st'r | See Fitchburg. |
| Athol*●† .....Worcester | GEORGE W. HORR, LL.B. |
| Athol Center*. Worcester | See Athol. |
| Attleboro*●† .....Bristol | F. I. Babcock. |
| Ayer*●† .....Middlesex | Warren H. Atwood. |
| Baldwinsville*●†Wo'c'st'r | Edward L. Hill. |
| ▲Barnstable*●† .Barnstable | THOMAS C. DAY. |
| Barre*†.....Worcester | Mawbey & Johnson. |
| Belmont*●† ....Middlesex | J. F. Buckley. |
| Beverly*●† .....Essex | J. F. McGOWAN. |
| ¶▲Boston*●†.....Suffolk | HERBERT L. BAKER, 30 Court St. Refers to Beacon Trust Co. |
| " ..... " | JOHN HASKELL BUTLER, 244 Washington St. General practice. References: Winthrop Nat. Bk. and Old Colony Tr. Co. |
| " ..... " | WM. E. L. DILLAWAY & H. M. BURTON, Tremont Bldg. Refer to Boylston National Bank and Mechanics National Bank. |
| " ..... " | H. J. JAQUITH, 48 Congress St. Formerly President Traders National Bank, Boston. Refers to any bank in Boston. |
| " ..... " | NICHOLS & COBB, 40 Water St. Attorneys for Nat. Exch. Bank. |
| " ..... " | WM. H. PREBLE, Sears Bldg. Commercial litigation, collections, and insolvency cases a specialty. Refers to Wheeler & Wilson Mfg. Co., Boston. |
| " ..... " | AUGUSTINE H. READ. The only Commissioner given for Boston. 20 Devonshire St. Depositions carefully taken. Refers to Continental Nat. Bk. |
| " ..... " | W. F. & W. S. SLOCUM, Herald Bldg. Corporation, commercial, probate and insolvency practice, depositions taken. Refer to National Hide and Leather Bank. |
| " ..... " | SPRAGUE & MESSER, Equitable Bldg. Attorneys for the National Bank of the Republic. |
| " ..... " | WILLIAM G. WAITT, Equitable Bldg. Corporation, probate, and commercial law and collections. Refers to Shoe & Leather National Bank. |
| Bridgewater*●† Plymouth | George W. Folsom, Jr. |
| Brockton*●† ...Plymouth | HERBERT H. CHASE. |
| Brookline*●† .....Norfolk | A. L. Lincoln, Jr. |
| Cambridge*●† . Middlesex | CHARLES A. WHITTEMORE. |
| Cambridgeport*●†Mid'sex | See Cambridge. |
| Canton*●† .....Norfolk | See Dedham. |
| Chelsea*●†.....Suffolk | WILLIAM M. NOBLE, address 53 State Street, Boston. |
| Chicopee*●† .....Hampden | Luther White. |
| ChicopeeFalls*●†. Hamp'n | James H. Loomis. |
| Clinton*●† .....Worcester | EDMOND A. EVANS. |
| Cohasset*●† .....Norfolk | Louis T. Cushing. |
| Concord*●† ....Middlesex | Prescott Keyes. |
| Conway*●† .....Franklin | See Greenfield. |
| Danvers*●† .....Essex | Daniel N. Crowley. |
| ▲Dedham*●†.....Norfolk | D. G. HILL. |
| East Bridgewater*●†Ply'th | R. O. Harris. |
| East Cambridge*●†Mid'sex | See Cambridge. |
| Easthampton*●†Hamps're | Edward L. Shaw. |
| East Weymouth*●†Norf'k | See Weymouth. |
| ▲Edgartown*●† ..... Dukes | B. T. Hillman. |
| Essex*†.....Essex | See Gloucester. |
| Everett*●† .....Middlesex | See Lowell. |
| Fairhaven*●†.....Bristol | J. L. Gillingham. |
| ▲Fall River*●†.....Bristol | JACKSON, SLADE & BORDEN. Attorneys for Fall River National Bank and Second National Bank. |
| " ..... " | L. ELMER WOOD. Refers to Metacomet National Bank. |
| Falmouth*●† ..Barnstable | See Barnstable. |
| ▲Fitchburg*●† ..Worcester | CHARLES E. WARE. Attorney for Fitchburg National Bank. |
| Florence*●† ...Hampshire | See Northampton. |
| Foxboro*●† .....Norfolk | E. C. CORNEY. |
| Framingham*●†. Mid'esex | WALTER ADAMS. |
| Franklin*●† .....Norfolk | Wiggins & Doe. |
| Gardner*●† ....Worcester | PIERCE & STILES. |
| Georgetown*●† .....Essex | W. A. Butler. |
| Gloucester*●†.....Essex | HENRI N. WOODS. Refers to Cape Ann National Bank. |
| Grafton*●† ....Worcester | W. E. Fowler. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Great Barrin'n*†B'kshire | A. CHALKLEY COLLINS. |
| ▲Greenfield*†....Franklin | GREENE & DAVENPORT. |
| Harwich*†....Barnstable | See Barnstable. |
| Haverhill*†.....Essex | POOR & FULLER. |
| Haydenville*†..Hamps're | See Northampton. |
| Hingham*†....Plymouth | Thomas H. Buttimer. |
| Hollis'on*†....Middlesex | J. P. Dexter. |
| Holyoke*†.....Hampden | P. J. GARVEY. |
| Hopkinton*†...Middlesex | George L. Hemenway. |
| Hudson*†.....Middlesex | James T. & R. E. Joslin. |
| Hyannis*†....Barnstable | Henry H. Baker, Jr. |
| Hyde Park*†....Norfolk | E. C. JENNY. |
| Ipswich*†.....Essex | George H. W. Hayes. |
| ▲Lawrence*†.....Essex | SWEENEY & DOW. |
| Lee*†.....Berkshire | A. B. Clark. |
| Leicester*.....Worcester | Henry O. Smith. |
| Lenox*†.....Berkshire | See Pittsfield. |
| Leominster*†..Worcester | HARRY C. BASCOM. |
| Lexington*†...Middlesex | A. E. Scott. |
| ▲Lowell*†.....Middlesex | TRULL & WIKR. Attorneys for Middlesex Safe Deposit and Trust Co. |
| Ludlow*•..... Hampden | See Springfield. |
| Lynn*†.....Essex | JOHN M. BARRY. |
| Malden*†..... Middlesex | P. J McGUIRE. |
| Manchester*†.....Essex | See Gloucester. |
| Marblehead*†.....Essex | Wm. D. T. Trefey. |
| Marlboro*†...Middlesex | Edgar Weeks. |
| Medford*†....Middlesex | B. F. Hayes. |
| Medway*†..... Norfolk | A. T. Johnson. |
| Melrose*†.....Middlesex | Frank L. Washburn. |
| Merrimac*†.....Essex | T. H. Hoyt. |
| Methuen*†.....Essex | Wm. M. Rogers. |
| Middleboro*†..Plymouth | George W. Stetson. |
| Milford*†..... Worcester | Lowell E. Fales. |
| Millbury*†....Worcester | H. W. Aiken. |
| Milton*†.....Norfolk | C. F. Hall. |
| Monson*†.....Hampden | See Springfield. |
| ▲Nantucket*†..Nantucket | ALLEN COFFIN. |
| Natick*†.....Middlesex | C. G. Bancroft. |
| ▲New Bedford*†..Bristol | WENDELL H. COBB. General Practice in Federal and State Courts. |
| Newbury'.....Essex | See Newburyport. |
| ▲Newburyport*†....Essex | N. N. JONES. |
| Newton*†.... Middlesex | Louis A. Hall. |
| Newton Center*†Mid'sex | WILLIAM M. NOBLE. Address 53 State St., Boston. |
| Newtonville*†Middlesex | See Newton. |
| North Adams*†.Berks're | BEER & DOWLIN. |
| ▲Northampton*†Hamps're | JOHN W. MASON. |
| No. Attleboro*†..Bristol | F. B. Byram. |
| Northboro*†..Worcester | William M. Brigham. |
| No. Brookfield*†Wo'ster | Henry W. King. |
| No. Cambridge*†Mid'sex | See Cambridge. |
| North Easton*†...Bristol | M. L. Urann. |
| Norwell*•.....Plymouth | H. T. Fogg. |
| Oakdale*†.....Worcester | Cutting & Sheehan. |
| Orange*†..... Franklin | E. S. Hall. |
| Oxford*†.....Worcester | See Worcester. |
| Palmer*†.....Hampden | W. W. LEACH. |
| Peabody*†.....Essex | JOHN J. CAHILL. |
| ▲Pittsfield*†.... Berkshire | E. T. SLOCUM. |
| ▲Plymouth*†...Plymouth | EDWARD A. BURNETT. |
| Provincetown*†Barn'ble | R. A. Hopkins. |
| Quincy*†.....Norfolk | W. W. JENNESS. |
| Randolph*†.....Norfolk | Asa P. French. |
| Reading*†.... Middlesex | James W. Grimes. |
| Rockland*†...Plymouth | George W. Kelley. |
| Rockport*†.....Essex | See Gloucester. |
| Rowley*†.....Essex | See Newburyport. |
| ▲Salem*†..... Essex | WILLIAM D. CHAPPLE. Attorney for Mercantile National Bank. |
| Salisbury*•.....Essex | See Newburyport. |
| Shelburne Falls*†Fra'lin | Henry M. Puffer. |
| Somerville*†..Middlesex | See Boston. |
| South Braintree*†.Nor'k | C. C. Mellen. |
| Southbridge*†Worcester | Henry B. Montague. |
| So. Framingham*†Md'l'x | John M. Merriam. |
| South Weymouth*†Nor'k | Louis A. Cook. |
| S. Yarmouth*†Barnstable | See Barnstable. |
| Spencer*†.... Worcester | A. W. Curtis. |
| ▲Springfield*†..Hampden | GARDNER & GARDNER. Refer to any bank in Springfield. |
| " ..... " | STUART M. ROBSON. Refers to Hampden Loan and Trust Co. |
| " ..... " | FREDERICK H. STEBBINS. Attorney for City National Bank. |
| Stockbridge*†r Berkshire | See West Stockbridge. |
| Stoneham*†...Middlesex | W. B. Stevens. |
| Stoughton*†....Norfolk | Oscar A. Marden. |
| ▲Taunton*†.....Bristol | H. J. FULLER. |
| Townsend*†..Middlesex | C. F. Worcester. |
| Turner's Falls*†Franklin | Greene & Davenport (*see Greenfield*). |
| Uxbridge*†.. Worcester | W. J. Taft. |
| Wakefield*†.....Middlesex | Samuel K. Hamilton. |
| Wales*†.....Hampden | H. A. McFarland. |
| Waltham*†.....Middlesex | R. M. Stark |
| Ware*†.....Hampshire | H. M. Coney. |
| Wareham*†....Plymouth | G. C. Tobey. |
| Warren*†.... Worcester | E. C. SAWYER. |
| Watertown*†..Middlesex | Joseph P. Keefe. |
| Webster*†....Worcester | H. J. Clarke. |
| Wellfleet*†...Barnstable | H. P. Harriman. |
| Westboro*†....Worcester | A F. BROWN. |
| Westfield*†....Hampden | ALFRED F. LILLEY. |
| West Gardner*†..Wor'ster | G. R. Warfield. |
| Westminster*†Worcester | See Fitchburg. |
| West Newbury*.....Essex | See Newburyport. |
| West Newton*†..Mid'sex | LAWRENCE BOND. |
| WestStockbridge*†Berk. | W. C. Spaulding. |
| Weymouth*†....Norfolk | A. P. WORTHEN. |
| Whitinsville*†Worcester | See Worcester. |
| Whitman*†....Plymouth | O. L. Bonney. |
| Williamstown*†Berkshire | Sanborn Gove Tenney. |
| Winchendon*†..Wor'ster | F. B. Spalter. |
| Winchester*†..Middlesex | G. S. Littlefield. |
| Woburn*†.....Middlesex | JOHN G. MAGUIRE. |
| ▲Worcester*†..Worcester | RICE, KING & RICE. |
| Wrentham*†....Norfolk | Samuel Warner. |
| Yarmouthport*•Barns'ble | Charles C. Paine. |

## MICHIGAN.

| | |
|---|---|
| Addison*•..... Lenawee | Robertson & Clark. |
| ▲Adrian*†.....Lenawee | JOHN E. BIRD. |
| Akron*†.....Tuscola | See Caro. |
| Albion*†.....Calhoun | M. D. Weeks. |
| Algonac*†.....St. Clair | J. M. Robertson. |
| ▲Allegan*†.....Allegan | I. C. MONTAGUE. |
| Allenby*†.....Hillsdale | F. A. Rorthilsberger. |
| Alma*†.....Gratiot | Francis Palmer. |
| Almont*†.....Lapeer | F. P. Andrus. |
| ▲Alpena*†.....Alpena | JOSEPH H. COBB. |
| ▲Ann Arbor*†Washtenaw | LAWRENCE & BUTTERFIELD |
| Applegate*†.....Sanilac | See Carsonville. |
| Argyle.....Sanilac | See Carsonville. |
| Armada*†.....Macomb | Bert C. Preston. |
| Ashley*†.....Gratiot | See Ithaca. |
| Athens*†.....Calhoun | Charles A. Standifford. |
| ▲Atlanta*.. Montmorency | See Gaylord. |
| Au Sable*†..... Iosco | See Tawas City. |
| ▲Autrain*†..... Alger | See Marquette. |
| ▲Bad Axe*†..... Huron | CHARLES L. HALL. |
| ▲Baldwin*†..... Lake | See Reed City. |
| Bancroft*†...Shiawassee | M. V. B. Wixom. |
| Bangor*†.... Van Buren | R. M. Chase. |
| Barryton*.....Mecosta | See Big Rapids. |
| Battle Creek*†..Calhoun | LELAND H. SABIN. |
| ▲Bay City*†..... Bay | EDGAR A. COOLEY. |
| Bay Port*†.....Huron | See Port Austin. |
| Belding*†.....Ionia | H. L. VanBenschoten. |
| ▲Bellaire*†..... Antrim | Leavitt & Gulle. |
| Belleville*†.....Wayne | See Wayne. |
| Bellevue*†.....Eaton | George P. Stevens. |
| Benton Harbor*..Berrien | HUMPHREY S. GRAY. |
| Benzonia*†..... Benzie | See Frankfort. |
| BerrienSprings*..Berrien | R. D. Dix. |
| ▲Bessemer*†.....Gogebic | S. S. Cooper. |
| ▲Big Rapids*†.....Mecosta | W. S. TUCKER. |
| Birmingham*†..Oakland | See Pontiac. |
| Blissfield*†..... Lenawee | John A. Riley. |
| Breckenridge*†..Gratiot | See St. Louis. |
| Brighton*†...Livingston | B. T. O. Clark. |
| Britton*†..... Lenawee | See Adrian. |
| Bronson*†.....Branch | M. Thompson. |
| Brooklyn*†.....Jackson | J. C. Covert. |
| Brown City*†.....Sanilac | Fred A. Farr. |
| Buchanan*†.....Berrien | A. A. Worthington. |
| Burr Oak*†.. St. Joseph | A. M. Graham. |
| Byron*†.....Shiawassee | See Durand. |
| ▲Cadillac*†..... Wexford | SAWYER & BISHOP. |
| Caledonia*†.....Kent | See Middleville. |
| Calumet*†.... Houghton | P. H. O'BRIEN. |
| Camden*..... Hillsdale | See Hillsdale. |
| Capac*†..... St. Clair | J. L. Willoughby. |
| Carleton*†.....Monroe | See Dundee. |
| ▲Caro*†..... Tuscola | Walter J. Gamble. |
| Carson City*†r Montcalm | Lee A. Lyon. |
| Carsonville*†.... Sanilac | Thomas G. Graham. |
| Caseville*†.....Huron | T. B. Woodworth. |
| Cass City*†..... Tuscola | J. D. Brooker. |
| ▲Cassopolis*†..... Cass | L. H. GLOVER. |
| Cedar Springs*†....Kent | Stuart & Barker. |
| Central Lake*†..Antrim | M. W. Neukirk. |
| ▲Centerville*†r St. Joseph | H. P. Stewart. |
| ▲Charlevoix*†r Charlevoix | A. D. Cruikshank. |
| ▲Charlotte*†.....Eaton | McCALL & SHEPHERD. |
| ▲Cheboygan*†r Cheboygan | GEORGE E. BELL. |
| Chelsea*†.....Washtenaw | A. W. Wilkinson. |
| Chesaning*†.....Saginaw | E. V. Mudge. |
| Clare*†..... Clare | C. W. Perry. |
| Clarkston*..... Oakland | L. N. Brown. |
| Clarksville*†..... Ionia | See Ionia. |
| Clayton*†.....Lenawee | J. E. Bird. |
| Climax*†.... Kalamazoo | See Vicksburg. |
| Clinton*†..... Lenawee | Edwin R. Smith. |
| Clio*†..... Genesee | J. L. Curry. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| ▲Coldwater*•†.....Branch | LOVERIDGE & LOVERIDGE. |
| Coleman*•†..... Midland | See Midland. |
| Coloma*•†..... Berrien | See Benton Harbor. |
| Colon*•† ..... St. Joseph | D. L. Akey. |
| Concord*•† .....Jackson | See Jackson. |
| Constantine*•† St. Joseph | James M Harvey, Jr. |
| Coopersville*•†... Ottawa | James Filley. |
| ▲Corunna*•†... Shiawassee | John T. McCurdy. |
| Covert*•†.....Van Buren | H. B. Chase. |
| Croswell*•†..... Sanilac | CHARLES L. HALL. |
| ▲Crystal Falls*•† ..... Iron | A. L. Flewelling. |
| Dansville*..... Ingham | See Lansing. |
| Davison*•† ..... Genesee | See Flint. |
| Dearborn*•† ..... Wayne | See Detroit. |
| Decatur*•†... Van Buren | A. L. MOULTON. |
| Deckerville*•†.... Sanilac | R. J. West. |
| Delray*†..... Wayne | C. L. Coulson. |
| ▲Detroit*•¶ ..... Wayne | BARNES & RACE, Home Bank Bldg. Refer to Citizens Savings Bank and Home Savings Bank. |
| " ..... " | BOWEN, DOUGLAS, WHITING & HITCHCOCK, Moffat Bldg. Attorneys for Mechanics Bank. |
| " ..... " | JULIAN G. DICKINSON, Newberry & McMillan Bldg. Refers to Preston National Bank. |
| " ..... " | HAUG & YERKES, Campau Bldg. Refer to Citizens Savings Bank and Home Savings Bank. |
| " ..... " | SIDNEY T. MILLER, 80 Griswold St. Counsel for Detroit Savings Bank and Wyandotte Savings Bank, etc. |
| " ..... " | WELLS, ANGELL, BOYNTON & McMILLAN, Union Trust Bldg. Attorneys for American Exchange Nat. Bank, Commercial Nat. Bank, and Detroit River Savings Bank. |
| Dexter*•†.... Washtenaw | James T. Honey. |
| Dimondale*•†..... Eaton | See Eaton Rapids. |
| Douglas*..... Allegan | See Allegan. |
| Dowagiac*•†..... Cass | JOHN WOOSTER. |
| Downington*•†... Sanilac | F. S. Viets. |
| Dryden*•†..... Lapeer | T. Williams. |
| Dundee*•† ..... Monroe | Randall & Corbin. |
| Durand*•†.... Shiawassee | Fred J. Northaway. |
| ▲Eagle River*..Keweenaw | See Calumet. |
| East Jordan*• Charlevoix | A. B. Nicholas. |
| East Saginaw†...Saginaw | See Saginaw. |
| East Tawas*•†..... Iosco | See Tawas City. |
| Eaton Rapids*•†....Eaton | J. B. Hendee. |
| Edmore*•† .... Montcalm | See Ionia. |
| Elk Rapids*•†.....Antrim | A. B. Dougherty. |
| Elkton*•†..... Huron | W. L. Doyle. |
| Elsie*•†..... Clinton | Charles Snelling. |
| Emmett*•†.....St. Clair | See Port Huron. |
| ▲Escanaba*•†.....Delta | IRA C. JENNINGS. |
| Evart*•†..... Osceola | C. H. Rose. |
| Ewen*•† ..... Ontonagon | See Bessemer. |
| Fairgrove*•†..... Tuscola | See Caro. |
| Farmington*†... Oakland | See Northville. |
| Fenton*•† ..... Genesee | Henry C. Riggs. |
| Fennville*•† ..... Allegan | Theo. Wade. |
| ▲Flint*•† ..... Genesee | CLINTON ROBERTS. |
| Flushing*•..... Genesee | F. P. Sayre. |
| Forestville*† ..... Sanilac | See Deckerville. |
| Fowler*•†.....Clinton | J. G. Patterson. |
| Fowlerville*•† Livingston | S. S. Abbott. |
| ▲Frankfort*•†..... Benzie | N. A. PARKER. |
| Freeport*•†.....Barry | See Hastings. |
| Fremont*•† ..... Newaygo | S. W. Dunham. |
| Gagetown*•†..... Tuscola | See Cass City. |
| Galesburg*•†. Kalamazoo | R. G. Smith. |
| Galien*•† ..... Berrien | See Three Oaks. |
| ▲Gaylord*•†..... Otsego | A. D. Marshall. |
| Gladstone*•† ..... Delta | Smith & Empson. |
| ▲Gladwin*•..... Gladwin | Charles B. Wilmot. |
| Gobleville*†....Van Buren | H. M. Huff. |
| ▲Grand Haven*•†.. Ottawa | H. T. ROOT. |
| Grand Ledge*•†....Eaton | C. Alexander. |
| Grand Marais*.....Alger | C. D. Doig. |
| ▲Grand Rapids*•†.... Kent | CRANE, NORRIS & STEVENS, Mich. Trust Co. Bldg. References: Any bank in city. |
| Grass Lake*•†....Jackson | E. Pelton. |
| ▲Grayling*•†.....Crawford | Joseph Patterson. |
| Greenville*•†.. Montcalm | E. J. Bowman. |
| Hancock*•†.... Houghton | Dunstan & Hanchette. |
| Hanover*•†..... Jackson | See Jackson. |
| Harbor Beach*.... Huron | CHARLES L. HALL. |
| ▲Harbor Springs*•† Emmet | See Petoskey. |
| ▲Harrison*•†..... Clare | W. H. Browne. |
| ▲Harrisville†..... Alcona | F. A. Beede. |
| ▲Hart*•† ..... Oceana | F. S. Gurney. |
| Hartford*•†... Van Buren | A. H. Tuttle. |
| ▲Hastings*•† ..... Barry | WILLIAM B. SWEEZEY. |
| ▲Hersey*•†..... Osceola | C. M. Beardsley. |

| Town and County. | Name. |
|---|---|
| ▲Hillsdale*•†.....Hillsdale | J. S. & E. O. GALLOWAY. |
| Holland*•†..... Ottawa | John C. Post. |
| Holly*•†.....Oakland | C. F. Collier. |
| Homer*•†..... Calhoun | Myron H. Nichols. |
| Hopkins Station*•† Alle'n | See Allegan. |
| ▲Houghton*•†...Houghton | J. F. HAMBITZER. |
| Howard*•†† ..... Montcalm | C. W. Perry. |
| ▲Howell*•†.... Livingston | W. P. VAN WINKLE. |
| Hubbardston*.....Ionia | Frank Rogers. |
| Hudson*•† ..... Lenawee | Grant Fellows. |
| Imlay City*•†.....Lapeer | Herbert W. Smith. |
| ▲Ionia*•†..... Ionia | F. C. MILLER. |
| ▲Iron Mountain*•†. Dick'n | E. A. WOODWARD. |
| Iron River*•†..... Iron | I. W. Byers. |
| Ironwood*•†.....Gogebic | C. E. MILLER. |
| Ishpeming*•† . Marquette | H. O. YOUNG. |
| ▲Ithaca*•†.....Gratiot | George P. Stone. |
| ▲Jackson*•† .....Jackson | BADGLEY & BADGLEY. |
| Jasper*•† .....Lenawee | H. C. Pratt. |
| Jonesville*•† ...Hillsdale | S. D. McNeal. |
| ▲Kalamazoo*•† Kalamazoo | OSBORN, MILLS & MASTER. |
| ▲Kalkaska*•† .....Kalkaska | C. C. Jencks. |
| Kinde*•† .....Huron | James H. Hall. |
| Kingston*•† ..... Tuscola | J. B. Beverly. |
| Laingsburg*•† Shiawassee | H. H. Pulver. |
| ▲Lake City*•†...Missaukee | F. O. Gaffney. |
| Lake Linden*•† Houghton | See Houghton. |
| Lake Odessa*•†.....Ionia | See Ionia. |
| Lake View*•†..Montcalm | Salem F. Kennedy. |
| ▲L'Anse*•† .....Baraga | P. R. McKernan. |
| ¶Lansing*•†.....Ingham | J. L. FINCH. |
| ▲Lapeer*•† .....Lapeer | GREER & WILLIAMS. |
| Laurium*..... Houghton | See Calumet. |
| Lawrence*•†..Van Buren | See Kalamazoo. |
| Lawton*•† .... Van Buren | See Kalamazoo. |
| Leland*†.....Leelanau | A. F. Bonting. |
| Lenox*•†.....Macomb | See Richmond. |
| Leslie*•†.....Ingham | Arthur J. Tuttle. |
| Lexington*†.....Sanilac | See Sanilac Center. |
| Linden*•†.....Genesee | James L. Spencer. |
| Litchfield*•† .....Hillsdale | L. B. Agard. |
| Lowell*•† .....Kent | John W. Matthewson. |
| ▲Ludington*•† .....Mason | H. C. HUTTON. |
| Lyons*•† .....Ionia | E. C. Spalding. |
| Mancelona*•† .....Antrim | H. B Hudson. |
| Manchester*•† Washte'aw | A. J. Waters. |
| ▲Manistee*•† .....Manistee | DOVEL & SMITH. |
| ▲Manistique*•† Schoolcraft | VIRGIL I. HIXSON. |
| Manton*•† .....Wexford | I. C. Wheeler. |
| Maple Rapids*.....Clinton | See St. Johns. |
| Marcellus*•† .....Cass | Smith & Harmon. |
| Marine City*† ....St. Clair | F. S. Parker. |
| Marlette*•† .....Sanilac | D. S. McClure. |
| ▲Marquette*•† ..Marquette | CHARLES R. BROWN & SON. |
| ▲Marshall*•† .....Calhoun | HERBERT E. WINSOR. |
| ▲Mason*•† .....Ingham | L. B. McArthur. |
| Mayville*•† ..... Tuscola | T. J. Eveland. |
| Mears*•† ..... Oceana | John T. Cummings. |
| Memphis*•† .....Macomb | See Almont. |
| Mendon*•† .....St. Joseph | E. E. Harwood. |
| ▲Menominee*•† Menominee | SAWYER & WAITE. |
| Merrill*•† .....Saginaw | See Saginaw. |
| Middleville*•† .....Barry | H. E. Hendricks. |
| ▲Midland*•† .....Midland | E. P. Rice. |
| Milan*•† .....Washtenaw | D. C. Salisbury. |
| Milford*•† .....Oakland | Edward J. Bissell. |
| Millington*•† .....Tuscola | See Vassar. |
| Minden City*•† ....Sanilac | See Sanilac Center. |
| ▲Mio* .....Oscoda | See Grayling. |
| ▲Monroe*•† .....Monroe | LANDON & LOCKWOOD. |
| Montague*•† ..Muskegon | See Whitehall. |
| Montrose*•† .....Genesee | See Clio. |
| Morenci*•† ..... Lenawee | C. S. Ingals. |
| Morrice*•† ... Shiawassee | A. L. Beard. |
| ▲Mt. Clemens*•†.. Macomb | WILLIAM S. JENNEY. |
| ▲Mt. Pleasant*•† ..Isabella | FRANCIS H. DODDS. |
| Muir*•†.....Ionia | George Bennett. |
| Mulliken*•†..... Eaton | See Grand Lodge. |
| Munising*•† .....Alger | Walsh & Pardee. |
| ▲Muskegon*•† ..Muskegon | SMITH, NIMS, HOYT & ERWIN, Refer to any bank in Muskegon. |
| Nashville*•† .....Barry | Walter S. Powers. |
| Negaunee*•† ..Marquette | JOHN Q. ADAMS. |
| ▲Newaygo*•† .... Newaygo | Fred W. Riblet. |
| New Baltimore*† Macomb | See Mt. Clemens. |
| ▲Newberry*•† .....Luce | Sanford N. Dutcher. |
| New Haven*•†...Macomb | Adam T. Bennett. |
| Niles*•† .....Berrien | WILLIAM J. GILBERT. |
| North Adams*•† Hillsdale | See Hillsdale. |
| North Branch*•†..Lapeer | See Lapeer. |
| North Lansing† ..Ingham | See Lansing. |
| Northville*•†.....Wayne | C. C. Yerkes. |
| Ogden*† .....Lenawee | See Adrian. |
| Olivet*.....Eaton | See Bellevue. |
| Omer*•†.....Arenac | W. C. Cook. |
| Onaway*•...Presque Isle | See Rogers. |
| ▲Ontonagon*•† Ontonagon | W. W. Wendell. |
| Orion*•† .....Oakland | William E. Littell. |
| Oscoda*† .....Iosco | See Tawas City. |
| Otsego*•†.....Allegan | ANDERSON & ANDERSON. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Ovid*† ..... Clinton | High & Everett. |
| Owosso*† .... Shiawassee | KILPATRICK & PIERPONT. |
| Oxford*† ..... Oakland | Frank E. Jenkins. |
| ▲Paw Paw*† ... Van Buren | T. J. CAVANAUGH. |
| Peck* ..... Sanilac | T. C. Graham. |
| Pentwater*† ..... Oceana | WILLIAM T. EVANS. |
| Perrinton*† ..... Gratiot | See Ashley. |
| Perry*† ..... Shiawassee | A. N. Macqueen. |
| Petersburg*† .... Monroe | John O. Zabel. |
| Petoskey*† ..... Emmet | C. J. PAILTHORP. |
| Pewamo*† ..... Ionia | See Lyons. |
| Pigeon*† ..... Huron | Paul Woodworth. |
| Pinckney*† .. Livingston | W. A. Carr. |
| Pinconning*† ..... Bay | See Standish. |
| Plainwell*† ..... Allegan | E. J. Anderson. |
| Plymouth*† ..... Wayne | G. A Starkweather. |
| ▲Pontiac*† ..... Oakland | JOHN H. PATTERSON. |
| Port Austin*† .... Huron | James H. Hall. |
| Port Hope*† ..... Huron | See Harbor Beach. |
| ▲Port Huron*† ... St. Clair | GEORGE G. MOORE. |
| Portland*† ..... Ionia | W. E. Hawley. |
| Port Sanilac*† .... Sanilac | M. N. Mugan. |
| Quincy*† ..... Branch | W. H. Lockerby. |
| Reading*† ..... Hillsdale | Lockerby & Kinney. |
| Red Jacket† .. Houghton | See Houghton. |
| Reed City*† ..... Osceola | Charles A. Withey. |
| Reese*† ..... Tuscola | See Vassar. |
| Remus*† ..... Mecosta | See Big Rapids. |
| Richland*† .. Kalamazoo | See Battle Creek. |
| Richmond* ..... Macomb | W. S. Stone. |
| Rochester*† ..... Oakland | J. H. Holman. |
| Rockford*† ..... Kent | C. G. Hyde. |
| Rockland*† . Ontonagon | See Ontonagon. |
| ▲Rogers* ..... Presque Isle | G. Covey, Jr. |
| Romeo*† ..... Macomb | D. N. Lowell. |
| ▲Roscommon*† Roscom'on | Charles L. De Waele. |
| ▲Saginaw*† ..... Saginaw | E. J. DEMOREST. Refers to Second National Bank. |
| Saline*† .. .. Washtenaw | See Ypsilanti. |
| Sand Beach† ..... Huron | See Harbor Beach. |
| ▲Sanilac Center* .... Sanilac | William H. Burgess. |
| Saranac*† ..... Ionia | P. T. Williams. |
| Saugatuck*† ..... Allegan | W. A. Woodworth. |
| ▲Sault Ste Marie*† Chip'wa | GEORGE A. CADY. |
| Schoolcraft*† Kalamazoo | George M. Fields. |
| Scottville*† ..... Mason | See Ludington. |
| Sebewaing*† ..... Huron | See Port Austin. |
| Seney*† ..... Schoolcraft | See Newberry. |
| Shelby*† ..... Oceana | A. E. Souter. |
| Shepherd*† ..... Isabella | F. E. Hibbard. |
| Sheridan*† .... Montcalm | E. Follette. |
| Sherwood*† ..... Branch | See Union City. |
| South Haven*† VanBuren | S. B. MONROE. |
| South Lyon*† .. Oakland | Carpenter & Chubb. |
| Sparta*† ..... Kent | B. N. Keister. |
| Springport*† .... Jackson | See Albion. |
| ▲Standish*† ..... Arenac | M. D. Snow. |
| ▲Stanton*† ..... Montcalm | L. C. PALMER. |
| St. Charles*† .... Saginaw | T. P. Zander. |
| St. Clair*† ..... St. Clair | A. R. Stowell. |
| ▲St. Ignace*† .. Mackinac | Henry Hoffman. |
| ▲St. Johns*† ..... Clinton | FEDEWA & WALBRIDGE. |
| ▲St. Joseph*† ..... Berrien | N. A. HAMILTON. |
| St. Louis*† ..... Gratiot | Charles W. Giddings. |
| Stockbridge*† ... Ingham | W. B. Gildart. |
| Sturgis*† ..... St. Joseph | C. A. Sturgis. |
| Sunfield*† ..... Eaton | See Grand Ledge. |
| ▲Tawas City*† ..... Iosco | N. C. HARTINGH. |
| Tecumseh*† .... Lenawee | F. B. Wood. |
| Tekonsha*† .... Calhoun | William A. Howard. |
| Three Oaks*† ..... Berrien | W. K. Sawyer. |
| Three Rivers*† St. Joseph | S. M. CONSTANTINE. |
| ▲Traverse City*† Gr'nd Tra. | PRATT & DAVIS. |
| Turner*† ..... Arenac | See Standish. |
| Twining*† ..... Arenac | See Standish. |
| Ubly*† ..... Huron | J. C. Ryan. |
| Union City*† ..... Branch | M. A. Merrifield. |
| Unionville*† ..... Tuscola | See Caro. |
| Utica*† ..... Macomb | G. E. Eckert. |
| Vandalia*† ..... Cass | See Cassopolis. |
| Vassar*† ..... Tuscola | E. H. TAYLOR. |
| Vermontville*† .... Eaton | See Charlotte. |
| Vernon*† .... Shiawassee | See Corunna. |
| Vicksburg*† . Kalamazoo | T. RAYNER, JR. |
| Vocousta* ..... Clinton | See Grand Ledge. |
| Waldron*† ..... Hillsdale | S. W. Yeagley. |
| Watervliet*† ..... Berrien | See Benton Harbor. |
| Wayland*† ..... Allegan | David Stockdale. |
| Wayne*† ..... Wayne | J. F. Cullen. |
| West Bay City*† .... Bay | See Bay City. |
| ▲West Branch*† . Ogemaw | F. L. Snodgrass. |
| Weston*† ..... Lenawee | H. C. Reton. |
| Whitehall*† .... Muskegon | Paul I. Hedges. |
| White Pigeon*† St. Joseph | W. F. Thomas. |
| Williamston*† ... Ingham | W. T. Webb. |
| Woodland*● ..... Barry | C. S. Palmerton. |
| Wyandotte*† ..... Wayne | SYLVESTER PRAY. |
| Yale*† ..... St. Clair | Drake & Rapley. |
| Ypsilanti*† .. Washtenaw | D. C. GRIFFIN. |
| Zeeland*† ..... Ottawa | See Holland. |

## MINNESOTA.

| Town and County. | Name. |
|---|---|
| ▲Ada*† ..... Norman | W. W. Calkins. |
| Adams*† ..... Mower | P. H. Carr. |
| Adrian*† ..... Nobles | O. W. Freeman. |
| ▲Aitkin*† ..... Aitkin | F. N. Hall. |
| Albany*† ..... Stearns | See Avon. |
| ▲Albert Lea*† ... Freeborn | TODD & CARLSON. |
| Alden*† ..... Freeborn | Ira Cary. |
| ▲Alexandria*† .... Douglas | C. J. Gunderson. |
| Alpha*● ..... Jackson | See Heron Lake. |
| Amboy*† ..... Blue Earth | Charles Thompson. |
| Annandale*† ..... Wright | Henry Spindler. |
| ▲Anoka*† ..... Anoka | A. F. PRATT. |
| Appleton*† ..... Swift | E. T. Young. |
| Argyle*† ..... Marshall | E. M. Stanton. |
| Arlington*† ..... Sibley | P. A. Cosgrove. |
| Atwater*† .... Kandiyohi | L. E. Covell. |
| Audubon*† ..... Becker | See Detroit City. |
| ▲Austin*† ..... Mower | ARTHUR W. WRIGHT |
| Avoca*† ..... Murray | See Fulda. |
| Badger* ..... Roseau | See Roseau. |
| Balaton*† ..... Lyon | See Tracy. |
| Barnesville*† ..... Clay | Charles S. Marden. |
| Battle Lake*† . Otter Tail | See Fergus Falls. |
| Beardsley*† .... Bigstone | See Graceville. |
| ▲Beaver Falls* .... Renville | See Redwood Falls. |
| Belgrade*† ..... Stearns | See Glenwood. |
| Belle Plaine*† ..... Scott | See Shakopee. |
| Bellingham*† Lac-qui-P'e | T. J. McElligott. |
| Belview*† ..... Redwood | A. O. Gimmestad. |
| ▲Bemidji*● ..... Beltrami | Street & Reynolds. |
| ▲Benson*† ..... Swift | S. A. Hudson. |
| Bigelow*† ..... Nobles | See Worthington. |
| Big Lake*† ... Sherburne | Frank T. White. |
| Bird Island*† .... Renville | H. C. Berry. |
| Blooming Prairie*† . Ste'e | W. R. Hoskyn. |
| ▲Blue Earth City*† Farib'lt | FRANK E. PUTNAM. |
| Boyd*† ..... Lac-qui-Parle | See Madison. |
| Braham ..... Isanti | See Cambridge. |
| ▲Brainerd*† ... Crow Wing | T. C. BLEWITT. |
| Brandon*† ..... Douglas | See Alexandria. |
| ▲Breckenridge*† .. Wilkin | EZRA G. VALENTINE. |
| Brewster*† ..... Nobles | See Heron Lake. |
| Bricelyn ..... Faribault | A. M. Schancke. |
| Brooten*† ..... Stearns | See Glenwood. |
| Browerville*† ..... Todd | See Long Prairie. |
| Brown Valley*† Traverse | A. S. Crossfield. |
| Brownton*† ..... McLeod | A. L. Brown. |
| ▲Buffalo*† ..... Wright | J. T. Alley. |
| Buffalo Lake*† .. Renville | See Granite Falls. |
| Butterfield*† Watonwan | See St. James. |
| ▲Caledonia*† ..... Houston | G. G. GOODWIN. |
| ▲Cambridge* ..... Isanti | Barber & Southerland. |
| Campbell*† ..... Wilkin | E. G. Valentine. |
| Canby*† Yellow Medicine | Ole Ostensoe. |
| Cannon Falls*† . Goodhue | P. S. Aslakson. |
| ▲Carlton*† ..... Carlton | H. H. Hawkins. |
| Carver*† ..... Carver | See Chaska. |
| Cass Lake● ..... Cass | F. W. Smith. |
| ▲Center City*† .... Chisago | See St. Paul. |
| Ceyion ..... Martin | See Fairmont. |
| ▲Chaska*† ..... Carver | T. F. CRAVEN. |
| Chatfield*† ..... Fillmore | Joseph Underleak. |
| Chokio*† ..... Stevens | See Morris. |
| Clara City*† ... Chippewa | See Granite Falls. |
| Claremont*† ..... Dodge | B. F. Hood. |
| Clarkfield*† Yello' Medi'e | See Canby. |
| Clayton ..... Faribault | See Wells. |
| Clear Lake*† Sherburne | See Big Lake. |
| Clearwater*† .... Wright | See St. Cloud. |
| Climax*† ..... Polk | See Crookston. |
| Clinton* ..... Bigstone | See Graceville. |
| Cloquet*† ..... Carlton | W. L. Chase. |
| Cokato*† ..... Wright | F. Swanson. |
| Comfrey ..... Brown | See New Ulm. |
| Correll ..... Bigstone | See Appleton. |
| Cottonwood*† ..... Lyon | W. D. Fanning. |
| ▲Crookston*† ..... Polk | MILLER & FOOTE. |
| Dassell*† ..... Meeker | See Litchfield. |
| Dawson*† . Lac-qui-Parle | A. W. Ewing. |
| Deer River*† ..... Itasca | See Grand Rapids. |
| Delano*† ..... Wright | F. H. Lindsley. |
| Delavan*† ..... Faribault | S. J. Abbott. |
| ▲Detroit*† ..... Becker | FRANK RICHARDSON. |
| Dexter*† ..... Mower | G. W. King. |
| Dodge Center*† ... Dodge | See Kasson. |
| Donnelly* ..... Stevens | See Morris. |
| Dover*† ..... Olmsted | See Rochester. |
| ▲Duluth*† ..... St. Louis | RICHARDSON & DAY. Refer to any bank in Duluth or to St. Paul National Bank, St. Paul. |
| Dundee*† ..... Nobles | See Slayton. |
| Eagle Bend*† ..... Todd | See Long Prairie. |
| East Grand Forks*† Polk | Graves & Massee. |
| Easton*† ..... Faribault | See Wells. |
| Echo*† . Yellow Medicine | R. Vaaller. |
| Eden Valley*† .... Meeker | James H. Doran. |
| Edgerton*† .... Pipestone | C. G. Brady. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List**

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| ▲Elbow Lake*† .....Grant | F. & M. Casey. |
| Elgin*† .....Wabasha | See Plainview. |
| ▲Elk River*† ...Sherburne | Frank T. White. |
| Ellsworth*† .....Nobles | John F. Flynn. |
| Elmore*† .....Faribault | H. B. Smith. |
| Ely*† .....St. Louis | GEORGE WESCOTT. |
| Elysian*† .....Lesueur | See Waterville. |
| Emmons .....Freeborn | See Albert Lea. |
| Erskine*† .....Polk | See Crookston. |
| Evansville*† ....Douglas | A. O. Feet. |
| Eveleth*† .....St. Louis | M. D. L. Fuller. |
| Excelsior*† ....Hennepin | W. P. McDonald. |
| Eyota*† .....Olmstead | See Rochester. |
| Fairfax*† ..... Renville | A. V. Ricke. |
| ▲Fairmont*† .....Martin | H. M. BLAISDELL. |
| ▲Faribault*† .....Rice | A. D. KEYES. |
| Farmington*† ...Dakota | A. O. Finney. |
| Felton*† .....Clay | See Moorhead. |
| ▲Fergus Falls*† Otter Tail | CHAUNCEY L. BAXTER. |
| Fertile*† .....Polk | Thomas Keefe. |
| Fisher*† .....Polk | E. D. Kingsland. |
| Foley† .....Benton | See Sauk Rapids. |
| Foston*† .....Polk | B. S. Bennett. |
| Franklin*† .....Renville | See Fairfax. |
| Frazee*† .....Becker | See Detroit City. |
| Frost .....Faribault | See Wells. |
| Fulda*† ..... ....Murray | M. E. Foley. |
| Gary*† .....Norman | See Fertile. |
| Gaylord*† .....Sibley | G. A. McKenzie. |
| Gibbon*† .....Sibley | See Gaylord. |
| ▲Glencoe*† .....McLeod | F. R. ALLEN. |
| Glenville*† .....Freeborn | See Albert Lea. |
| ▲Glenwood*† .....Pope | E. M. Webster. |
| Good Thunder*†Blue E'th | See Mapleton. |
| Graceville*† ....Bigstone | M. S. STEVENS. |
| Granada*† .....Martin | See Fairmont. |
| ▲Grand Marais*.....Cook | See Duluth. |
| Grand Meadow*†.Mower | See Spring Valley. |
| ▲Grand Rapids*† ...Itasca | T. M. Brady. |
| ▲Granite Falls*† Yel. Med. | O. Hartwick. |
| Grove City*† .....Meeker | A T. Nelson. |
| ▲Hallock*† .....Kittson | R. R Hedenberg. |
| Halstad*† .....Norman | A. O. Ueland. |
| Hamline*† .....Ramsey | See St. Paul. |
| Hammond*† ...Wabasha | See Wabasha. |
| Hamptons*† .....Dakota | See Farmington. |
| Hancock*† .....Stevens | F. M. Klein. |
| Hanska* .....Brown | See Madella. |
| Hardwick*† .....Rock | See Lu Verne. |
| Harmony*† .....Fillmore | See Preston. |
| Hartland*† ....Freeborn | See Albert Lea. |
| ▲Hastings*† .....Dakota | F. M. CROSBY. |
| Hawley*† .....Clay | G. Halverson. |
| Hayfield*† .....Dodge | See Kasson. |
| Hector*† ....Renville | O. A. Allen. |
| ▲Henderson*† .....Sibley | W. H. Leeman. |
| Hendrum*† .....Norman | See Halstad. |
| Henning*† ....Otter Tail | See Fergus Falls. |
| Herman*† .....Grant | Arthur B. Childress. |
| Heron Lake*† ...Jackson | L. F. Lammers. |
| Hibbing*† .....St. Louis | W. J. POWER. |
| Hills*† .....Rock | See Lu Verne. |
| Hoffman*† .....Grant | William Schellbach. |
| Holland*† .....Pipestone | See Pipestone. |
| Houston*† .....Houston | See Caledonia. |
| Howard Lake*† ..Wright | F. E. Latham. |
| Hubbard* .....Hubbard | See Park Rapids. |
| Hutchison*† ....McLeod | H. H. Bonniwell. |
| Ionas† .....Murray | See Slayton. |
| Isanti* .....Isanti | See Cambridge. |
| ▲Jackson*† .....Jackson | T. J. Knox. |
| Janesville*† ....Waseca | A. J. O'GRADY. |
| Jasper*† .....Pipestone | F. L. James. |
| Jeffers .....Cottonwood | See Windom. |
| Jordan*† .....Scott | F. J. Leonard. |
| Kasson*† .....Dodge | Robert Taylor. |
| Kennedy*† .... Marshall | See Hallock. |
| Kensington*† .. Douglas | See Alexandria. |
| Kenyon*† .....Goodhue | F. M. Lamp. |
| Kerkhoven*† .....Swift | See Benson. |
| Kiester* .....Faribault | See Alden. |
| Kilkenny*† .....Lesueur | See Waterville. |
| Kinbrae*† .....Nobles | See Worthington. |
| Lafayette† .....Nicollet | See Winthrop. |
| ▲Lake Benton*† ..Lincoln | John McKenzie. |
| Lake City*† ....Wabasha | ALLEN J. GREER. |
| Lake Crystal*†Blue Ea'th | D. A. Reed. |
| Lakefield*† .....Jackson | E. T. Smith. |
| Lake Park*† .....Becker | See Detroit. |
| Lakeville*† .....Dakota | See Farmington. |
| Lamberton*† ..Redwood | F. Clague. |
| Lanesboro*† ....Fillmore | Chapman & Chapman. |
| Le Roy*† .....Mower | G. W. W. Harden. |
| Lester Prairie*†.McLeod | See Glencoe. |
| Lesueur*† .....Lesueur | O. J. Parker. |
| ▲Lesueur Center*.Lesueur | Charles C. Kolars. |
| Lewiston*† ..... Winona | See Winona. |
| ▲Litchfield*† .....Meeker | C. H. Strobeck. |
| ▲Little Falls*† ...Morrison | E. P. ADAMS. |
| ▲Long Prairie*† .....Todd | J. D. Jones. |

| Town and County. | Name. |
|---|---|
| Lowry*† .....Pope | See Glenwood. |
| ▲Luverne*† .....Rock | W. N. DAVIDSON. |
| Lyle*† .....Mower | See Austin. |
| Mabel*† .....Fillmore | W. H. Hammer. |
| Madella*† .... Watonwan | BETHER & HAYCROFT. |
| ▲Madison*† .Lac-qui-Parle | H. L. Hayden. |
| Madison Lake*†Blue E'th | See Mankato. |
| ▲Mankato*† ...Blue Earth | WM. N. PLYMAT. |
| ▲Mantorville*.....Dodge | Littleton & McCaughey. |
| Maple Lake*† ....Wright | J. E. Madigan. |
| Mapleton*† ...Blue Earth | U. G. Argetsinger. |
| ▲Marshall*† .....Lyon | SEWARD & BURCHARD. |
| Maynard*† ....Chippewa | See Montevideo. |
| Mazeppa*† .....Wabasha | Michael Marx. |
| McIntosh*† .....Polk | S. H. Drew. |
| Melrose*† .....Stearns | Donahue & Stephens. |
| Menahga*† .....Wadena | See Park Rapids. |
| Merriam Park*†.Ramsey | Wardell Spencer. |
| Milaca*† .....Mille Lacs | Giddings & Pratt. |
| Milan*† .....Chippewa | See Montevideo. |
| Minneapolis*† Hennepin | WASHINGTON SMITH, 914-916 Guaranty Loan Bldg. General practice, commercial, real estate, probate, and commercial law a specialty. Refers to E. W. Scott, of Scott Bros., New York; Security Bank, or any other bank in Minneapolis. |
| Minneota*† .....Lyon | See Marshall. |
| Minnesota Lake*†F'rib'lt | See Mapleton. |
| ▲Montevideo*† .Chippewa | LYNDON A. SMITH. |
| Montgomery*† ..Lesueur | C. D. McCarthy. |
| Monticello*† .....Wright | James C. Tarbox. |
| ▲Moorhead*† .....Clay | EDWIN ADAMS. |
| ▲Mora*† .....Kanabec | J. C. Pope. |
| Morgan*† .....Redwood | Albert Hauser. |
| ▲Morris*† .....Stevens | LEWIS C. SPOONER. |
| Morristown*† .....Rice | See Faribault. |
| Morton*† .....Renville | See Olivia. |
| Mountain L*† Cottonw'd | See Windom. |
| Murdock*† .....Swift | See Benson. |
| New Duluth*† ..St. Louis | See Duluth. |
| New London*†Kandiyo'i | See Willmar. |
| New Paynesville*† St'rns | See St. Cloud. |
| New Prague*† .....Scott | E. A. Edgerton. |
| New Richland*† .Waseca | B. F. McGregor. |
| ▲New Ulm*† .....Brown | EINER HOIDALE. |
| New York Mills*†Ott'rt'l | See Wadena. |
| Nicollet*† .....Nicollet | See St. Peter. |
| Northbranch*† ..Chicago | Charles A. Holt. |
| Northfield*† .....Rice | R. J. Drake. |
| North St. Paul*† Ramsey | See St. Paul. |
| Norwood*† .....Carver | George J. Bradley. |
| Olivia*† .....Renville | S. R. Miller. |
| ▲Ortonville*† ....Bigstone | F. L. CLIFF. |
| Osakis*† .....Douglas | F. H. Borchert. |
| ▲Owatonna*† .....Steele | WHEELOCK & SPERRY. |
| ▲Park Rapids*† ..Hubbard | B. F. Wright. |
| Pelican Rapids*†Ot'r T'il | James T. McCullough. |
| Perham*† .....Otter Tail | M. J. Daly. |
| Perley*† .....Norman | See Halstad. |
| ▲Pine City*† .....Pine | S. G. L. Roberts. |
| Pine Island*† ...Goodhue | See Zumbrota. |
| ▲Pipestone*† ...Pipestone | EVANS & EVANS. |
| Plainview*† ....Wabasha | J. A. Carley. |
| Plato*† .....McLeod | See Glencoe. |
| Presto .....Todd | See Staples. |
| ▲Preston*† .....Fillmore | Wells & Hopp. |
| ▲Princeton*† ....Mille Lacs | J. J. SKAHEN. |
| Racine† .....Mower | See Spring Valley. |
| Raymond*† ..Kandiyohi | J. M. Shelton. |
| ▲Redlake Falls*† .Redlake | C. E. Boughton. |
| ▲Red Wing*† ....Goodhue | ALBERT JOHNSON. |
| ▲Redwood Falls*† Redw'd | A. C. Doliff. |
| Renville*† .....Renville | Daly & Barnard. |
| Richmond (Torah P. O.) Stearns | See Torah. |
| Reverse† .....Redwood | See Lamberton. |
| ▲Rochester*† .....Olmsted | B. W. EATON. |
| Rockdell* .....Olmsted | See Rochester. |
| Rockford*† .....Wright | D. D. Ames. |
| ▲Roseau* ..... .....Roseau | R. J. Bell. |
| Rothsay*† .....Wilkin | See Breckenridge. |
| Round Lake*† ...Nobles | See Worthington. |
| Royalton*† .....Morrison | George H. Niles. |
| Rush City*† .....Chisago | J. D. Markham. |
| Rushford*† .....Fillmore | G. W. Rockwell. |
| Rushmore*† .....Nobles | See Worthington. |
| Ruthton*† .....Pipestone | See Pipestone. |
| Sacred Heart*† Renville | Erle L. Winge. |
| Sanborn*† .....Redwood | See Lamberton. |
| Sandstone*† .....Pine | J. A. Smith. |
| Sargeant† .....Mower | See Austin. |
| Sauk Center*† ...Stearns | M. C. Kelsey. |
| ▲Sauk Rapids*† ...Benton | Thomas Van Etten. |
| ▲Shakopee*† .....Scott | J. A. SENN. |
| Shelly*† ..... Norman | See Ada. |
| Sherburne*† ..... Martin | T. F. Knappen. |
| Silver Lake*† ...McLeod | See Glencoe. |
| ▲Slayton*† .....Murray | B. H. Whitney. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Sleepy Eye*† ..... Brown | SOMERVILLE & OLSEN. |
| South St. Paul*†. Dakota | See St. Paul. |
| Springfield*† ..... Brown | George T. Olson. |
| Spring Grove*†. Houston | O. K. Dahle. |
| Spring Valley*† Fillmore | J. Q. Farmer. |
| Staples*† ..... Todd | E. F. Gummer. |
| Starbuck*†..... Pope | O. J. Johnson. |
| Steen*† ..... Rock | See Luverne. |
| Stephen*† ..... Marshall | G. A. Carr. |
| Stewart*† ..... McLeod | See Glencoe. |
| Stewartville*†.. Olmsted | O. E. Hammer. |
| ▲Stillwater*†. Washington | MANWARING & SULLIVAN. |
| St Bonifacius*† Hennepin | See Minneapolis. |
| St. Charles*†..... Winona | E. Hill. |
| ▲St. Cloud*†..... Stearns | R. B. BROWER. |
| St. Hilaire*†... Red Lake | J. K. Hannay. |
| ▲St. James*†... Watonwan | W. S. HAMMOND. |
| ¶▲St. Paul*† ..... Ramsey | CHARLES BECHHOEFER, National German-American Bank Bldg. Refers to National German-American Bank. |
| " ..... " | BENSON & PHILLIPS, 622-624 Globe Building. Attorneys for John Martin Lumber Co |
| " ..... " | BRIGGS & MORRISON, 604 N. Y. Life Bldg. Attorneys for A B. Stickney, Pres., C. G. W. Ry. Co. |
| " ..... " | F. G. INGERSOLL, 814-815 New York Life Bldg. Refers to Merchants National Bank. |
| " ..... " | JOHN B. & E. P. SANBORN, National German-American Bank Building. Attorneys for National German-American Bank. |
| " ..... " | WARNER & LAWRENCE, 714-718 Germania Life Ins. Bldg. Reference: First National Bank |
| ▲St. Peter*†..... Nicollet | A. A. STONE. |
| Swanville*†.... Morrison | See Little Falls. |
| Taylor's Falls*†. Chisago | See St. Paul. |
| Tenhassen..... Martin | See Fairmont. |
| Thief Riv. F'ls*† Redlake | Henry W. Lee. |
| Torah*†..... Stearns | See St. Cloud. |
| Tower*†..... St. Louis | W. G. Bonham. |
| Tracy*†..... Lyon | C. W. Main |
| Truman..... Martin | See Welcome. |
| Twin Valley*†.. Norman | E. M. Niles. |
| ▲Two Harbors*†..... Lake | JOHN DWAN |
| Tyler*†..... Lincoln | H. A. STRICKER. |
| Ulen*†..... Clay | See Hawley. |
| Verndale*†..... Wadena | A. B. Kelling. |
| VernonC'ter*† Blue E'rth | See Mankato. |
| Virginia*†..... St. Louis | M. C. Palmer. |
| ▲Wabasha*†..... Wabasha | MULLEN & BOWDITCH. |
| Wabasso..... Redwood | See Walnut Grove. |
| Waconia*†..... Carver | See Minneapolis. |
| ▲Wadena*†..... Wadena | COPPERNOLL & WILLSON. |
| ▲Walker*†..... Cass | J. G. McGARRY. |
| Walnutgrove*†. Redw'd | Mohler & Gooler. |
| ▲Warren*†..... Marshall | A. Grindeland. |
| ▲Waseca*†..... Waseca | JAMES M HANLEY. |
| Waterville*†.... Lesueur | G. F. Dullam. |
| Watkins*†..... Meeker | See Eden Valley. |
| Waverly*†..... Wright | See Buffalo. |
| Welcome*†..... Martin | G. M. Hopp. |
| Wells*†..... Faribault | D. A. Odell. |
| West Concord*†.. Dodge | W. W. Westcott. |
| West Duluth*†. St. Louis | Pealer & Fesler. |
| ▲Wheaton*†..... Traverse | O'Hair & Murphy. |
| ▲Willmar*†.... Kandiyohi | G H. Otterness. |
| ▲Windom*†..Cottonwood | WILSON BORST. |
| WinnebagoC.*† Faribault | H. L. Bullis. |
| ▲Winona*†..... Winona | WEBBER & LEES. |
| Winthrop*†..... Sibley | E. H. Huebner. |
| Wood Lake*† Yel'wMed. | See Granite Falls. |
| Woodstock*†. Pipestone | See Pipestone. |
| ▲Worthington*†... Nobles | J. A. TOWN. |
| Wykoff*†..... Fillmore | See Spring Valley. |
| Zumbrota*†.... Goodhue | A. J. Rocking. |

## MISSISSIPPI.

| Town and County. | Name. |
|---|---|
| ▲Aberdeen*†..... Monroe | GILLEYLEN & LEFTWICH. |
| Ackerman*†.... Choctaw | See Kosciusko. |
| Amory*†..... Monroe | See Tupelo. |
| ▲Ashland*..... Benton | Kimbrough, Kyle, McDonald & Simpson. |
| ▲Augusta*..... Perry | See Hattiesburg. |
| ▲Baldwyn*†..... Lee | Wm. Cox. |
| ▲Batesville*†..... Panola | Lowrey & Perkins. |
| ▲Bay St. Louis*†. Hancock | Bowers, Chaffe & McDonald. |
| ▲Belen*..... Quitman | James W. Mack. |
| Belzona*..... Washington | See Indianola. |
| Biloxi*†..... Harrison | WHITE & NEVILLE. |
| ▲Booneville*†.... Prentiss | B. A. P. Selman. |
| ▲Brandon*†..... Rankin | H. S. Cole. |
| ▲Brookhaven*† ... Lincoln | A C. McNair. |
| Brookville*†.... Noxubee | See Macon. |
| ▲Canton*†..... Madison | F. B. PRATT. |
| ▲Carrollton*†..... Carroll | D. A. McKarchen. |
| ▲Carthage*..... Leake | Lockett & Sullivan. |
| Centerville*†. Wilkinson | See Gloster. |
| ▲Charleston*. Tallahatchie | Dinkins & Caldwell. |
| ▲Clarksdale*†... Coahoma | R. H. WILDBERGER. |
| ▲Coffeeville*†... Yalobusha | BREWER, WILSON & ARNOLD |
| ▲Columbia*..... Marion | Mounger & Mounger |
| ▲Columbus*†..... Lowndes | WILLIAM BALDWIN. |
| Como Depot*†... Panola | Kyle & Shouds. |
| ▲Corinth*†..... Alcorn | J. M. Boone |
| Crystal Springs*† Copiah | See Hazlehurst. |
| ▲Decatur*..... Newton | Thomas Keith. |
| ▲Dekalb*..... Kemper | See Macon. |
| Durant*†..... Holmes | J. Wiener. |
| ▲Ellisville*†..... Jones | Shannon & Street. |
| Enterprise*†..... Clarke | BUCKLEY & HALSELL. |
| Eupora*†..... Webster | Dunn & Dunn. |
| ▲Fayette*●..... Jefferson | R. L. Corban. |
| ▲Forest*†..... Scott | Jeff. Kent. |
| ▲Friarpoint*†... Coahoma | Fitzgerald & Maynard. |
| ▲Fulton*..... Itawamba | E. C. Patton. |
| Gloster*†..... Amite | F. A. McClain. |
| Goodman*†..... Holmes | See Durant. |
| ▲Greenville*† Washington | JAYNE & WATSON. |
| ▲Greenwood*†..... Leflore | SAM'L L GWIN. |
| ▲Grenada*†..... Grenada | ROBERTSON HORTON. |
| Gulfport*†..... Harrison | F. M. Evans. |
| ▲Hattiesburg*†..... Perry | S. E. Travis. |
| ▲Hazlehurst*†..... Copiah | R. N. MILLER. |
| ▲Hernando*†..... De Soto | A. M. Solomon, Jr. |
| ▲Holly Springs*†. Marshall | STRICKLAND & GAREY. |
| ▲Houston*..... Chickasaw | Lyon & Stockett. |
| ▲Indianola*†... Sunflower | Baker & Moody. |
| ▲Iuka*†..... Tishomingo | J. A. E Pyle. |
| " ..... " | ALEXANDER & ALEXANDER Attorneys for Capital State Bank. |
| ¶▲Jackson*†..... Hinds | BRAME & BRAME. Refer to any bank in Mississippi. |
| Jonestown*●.... Coahoma | See Clarksdale. |
| ▲Kosciusko*†..... Attala | ANDERSON & DAVIS. |
| Laurel*†..... Jones | T. G. McCallum. |
| ▲Leakesville ..... Greene | J. E. Alderman. |
| Leland*†.... Washington | See Greenville. |
| ▲Lexington*†..... Holmes | H. S. HOOKER, Jr. |
| ▲Liberty*..... Amite | See Gloster. |
| ▲Louisville*..... Winston | Hopkins & Gully. |
| ▲Macon*†..... Noxubee | HELM & ALLGOOD. |
| ▲Magnolia*†..... Pike | J. H. Price. |
| ▲Mayersville*... Issaquena | See Rolling Fork. |
| McComb*†..... Pike | J. B. Webb. |
| ▲Meadville*..... Franklin | See Fayette. |
| ▲Meridian*†... Lauderdale | COCHRAN & BOZEMAN. Refer to First National Bank. |
| ▲Mississippi City*† Harr'n | See Bay St. Louis. |
| ▲Monticello*.... Lawrence | J. H. Arrington. |
| Moss Point*†..... Jackson | C. H. Wood. |
| ▲Natchez*†..... Adams | A. H. GEISENBERGER. Attorney for Merchants & Planters Bank. |
| ▲New Albany*†..... Union | See Lee Crum |
| Newton*†..... Newton | J. R. Byrd. |
| Ocean Springs*† Jackson | See Scranton |
| Okolona*†.... Chickasaw | Stovall & Williams. |
| ▲Oxford*†..... Lafayette | H. A. Barr. |
| ▲Paulding*..... Jasper | Stone Deavours. |
| ▲Philadelphia*.... Neshoba | H. H Rodgers. |
| Pickens*†..... Holmes | See Lexington. |
| ▲Pittsboro*..... Calhoun | BREWER, WILSON & SMITH. |
| ▲Pontotoc*†..... Pontotoc | O. C. Carr. |
| Poplarville*† Pearl River | Shivers & Shivers. |
| ▲Port Gibson*†. Claiborne | J. McMARTIN. |
| ▲Purvis*†..... Marion | Henry Mounger. |
| ▲Quitman*†..... Clarke | See Meridian. |
| ▲Raleigh*..... Smith | See Forest. |
| ▲Raymond*†..... Hinds | D S Fearing. |
| ▲Ripley*†..... Tippah | JOHN Y. MURRY, Jr. |
| ▲Rosedale*†..... Bolivar | CHARLES SCOTT AND E. H. WOODS. |
| ▲Sardis*†..... Panola | Boothe & Boothe. |
| ▲Scranton*†..... Jackson | H. BLOOMFIELD |
| ▲Senatobia*†..... Tate | J. F Dean. |
| ▲Starkville*†.. Oktibbeha | CARROLL & MAGRUDER. |
| Summit*†..... Pike | J. B. Holden. |
| Tchula*†..... Holmes | See Lexington. |
| Terry*†..... Hinds | B. F. Fortner. |
| ▲Tunica*†..... Tunica | Henderson & Bankston. |
| ▲Tupelo*†..... Lee | ALLEN & ROBINS. |
| Utica*†..... Hinds | See Jackson. |
| ▲Vaiden*†..... Carroll | McClurg & Flowers. |
| ▲Vicksburg*†.... Warren | DABNEY & McCABE. Attorneys for First National Bank. |
| ▲Walthall*..... Webster | Fox, Rowe & Lamb |
| ▲Water Valley*†.. Yalob'a | BREWER & WILSON. |
| ▲Waynesboro*†... Wayne | C. R. Pitts. |
| Wesson*†..... Copiah | See Hazlehurst. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital

| Town and County. | Name. |
|---|---|
| ▲West Point*†.....Clay | ROANE & McCLELLAN. |
| ▲Westville*.....Simpson | A. W. Dent. |
| ▲Williamsburg*.Covington | D. A. McIntosh. |
| ▲Winona*†..Montgomery | SWEATMAN, TROTTER & KNOX. |
| ▲Woodville*†..Wilkinson | Bramlett & Tucker. |
| ▲Yazoo City*†.....Yazoo | E. DRENNING. |

## MISSOURI.

| Town and County. | Name. |
|---|---|
| Adrian*†.....Bates | A. J. Smith. |
| Agency*.....Buchanan | E. W. Miller. |
| ▲Albany*†.....Gentry | CHARLES H. S. GOODMAN. References: Bank of Albany; Tootle, Lemon & Co., bankers, St. Joseph, Mo. |
| Alma*†.....LaFayette | See Blackburn. |
| Altamont*†.....Daviess | T. M. Mallory. |
| ▲Alton*.....Oregon | J. D. Brooks. |
| Amity*†.....DeKalb | See Mayesville. |
| Amsterdam*†.....Bates | See Butler. |
| Appleton City*† St. Clair | JOHN A. GILBREATH. |
| Armstrong*†....Howard | R. M. Bagby. |
| Arrow Rock*.....Saline | See Marshall. |
| Ash Grove*†.....Greene | Harvey Murray. |
| Ashland*.....Boone | Eli Penter. |
| Atlanta*†.....Macon | See Laplata. |
| Aurora*†.....Lawrence | E. J WHITE. |
| Auxvasse*†.... Callaway | R. G. Hale. |
| ▲Ava*.....Douglas | Adams Bros. |
| Baring*†.....Knox | See Edina |
| Barnard*† ..... Nodaway | P. J. Hainey. |
| Belton*†.....Cass | L. M. Crouch. |
| ▲Benton*†.....Scott | J. L. Moore. |
| ▲Bethany*†.....Harrison | ALVORD & FRISBY. |
| Bethel*.....Shelby | See Shelbyville. |
| Bevier*†.....Macon | C. F. Hale. |
| Billings*†..... Christian | W. F. Lamkin. |
| Birch Tree*†....Shannon | See Winona. |
| Blackburn*†.....Saline | See Marshall. |
| Blackwater*†.... Cooper | See Boonville. |
| Blairstown*†.....Henry | W. R. Phipps. |
| ▲Bloomfield*....Stoddard | E. J WILLIAMS. |
| Blue Springs*†..Jackson | Herrington & Burrus. |
| Blythedale*†... Harrison | See Bethany. |
| Bolckow*†..... Andrew | See Savannah |
| ▲Bolivar*†.....Polk | UPTON & SKINKER. |
| Bonne Terre*†St. Franc's | J. H. Malngen |
| ▲Boonville*†..... Cooper | M. V DRAPPEN. |
| Bosworth*†..... Carroll | C. W. Lawrence |
| ▲Bowling Green*†...Pike | J. D. HOSTETTER. |
| Brashear*†.....Adair | Blair & Vawter. |
| Braymer*†.....Caldwell | D. E. Adams. |
| Breckinridge*†. Caldwell | O J. Chapman. |
| Bronaugh*†.....Vernon | See Sheldon. |
| Brookfield*†.....Linn | A. A. BAILEY. |
| Browning*†..... Linn | E. B. Fields. |
| Brunswick*†... Chariton | Louis Benecke. |
| Bucklin*†.....Linn | F. W. Byrd. |
| Buckner*†..... Jackson | See Independence. |
| ▲Buffalo*.....Dallas | D. M. Rush. |
| Bunceton*†..... Cooper | See Boonville. |
| Burlington Jc.*†..Nod'y | J. F. Robertson. |
| ▲Butler*†.....Bates | SMITH & STANLEY. |
| Cainesville*†... Harrison | S. P. Davisson. |
| Calhoun*†.....Henry | L. R. Simpson. |
| ▲California*†... Monlteau | J. W. HUNTER. |
| Callao*†.....Macon | See Macon City. |
| Camden Point*†...Platte | See Platte City. |
| Cameron*†.....Clinton | Turner & Goodrich. |
| Campbell*†..... Dunklin | See Kennett. |
| Canton*†.....Lewis | JERRY M. JEFFRIES. |
| Cape Girardeau*†.C. Gir. | B. F DAVIS. |
| Carl Junction*†.. Jasper | See Joplin. |
| ▲Carrollton*†..... Carroll | CHARLES R. PATTISON. |
| Carterville*†.....Jasper | See Webb City. |
| ▲Carthage*†.....Jasper | H. H. HARDING. |
| ▲Caruthersville*●Pemiscot | C. B. Faris. |
| ▲Cassville*●.....Barry | T. M. Allen. |
| Center*†.....Ralls | E. W. Keithly. |
| Center View*†..Johnson | See Warrensburg. |
| ▲Centerville*.... Reynolds | Z. C. Smith. |
| Centralia*†.....Boone | H. S. Booth. |
| Chamois*†.....Osage | Henry Marquand. |
| ▲Charleston*†.Mississippi | RUSSELL & DEAL. |
| Chilhowee*†.....Johnson | See Warrensburg. |
| ▲Chillicothe*†.Livingston | CHARLES A. LOOMIS. |
| Chula*†.....Livingston | R. F. Davis. |
| Clarence*†..... Shelby | George C. Grant. |
| Clark*†..... Randolph | See Moberly |
| Clarksburg*†... Monlteau | See California. |
| Clarksdale*†..... DeKalb | Brown & Hunt. |
| Clarksville*†..... Pike | Edwards & Duvall. |
| ▲Clayton*†..... St. Louis | See Central |
| Clearmont*†.. Nodaway | See Maryville. |
| ▲Clinton*†.....Henry | C C. DICKINSON. |
| Clyde*..... Nodaway | F. J. McCarthy. |
| Coffeyburg*..... Daviess | See Pattonsburg. |
| Colecamp*†..... Benton | N. H. Robinson. |
| ▲Columbia*†..... Boone | C. B. SEBASTIAN. |
| Commerce*†..... Scott | Wm. Ballentine. |
| Concordia*†.. Lafayette | See Higginsville. |
| Conway*●.....Laclede | R. S. Phillips. |
| Corder*†..... Lafayette | See Higginsville. |
| Corning*†..... Holt | See Oregon. |
| Cowgill*†..... Caldwell | See Kingston. |
| Craig*†.....Holt | See Oregon. |
| Cross Timbers*..Hickory | See Hermitage. |
| Cuba*†.....Crawford | See Steelville. |
| Curryville*†..... Pike | J. D. Gates. |
| Dadeville*.....Dade | See Greenfield. |
| ▲Danville*... Montgomery | See Montgomery City. |
| Darlington*†..... Gentry | Joseph Sager. |
| Dearborn*†..... Platte | See St. Joseph. |
| Deepwater*†.....Henry | W. S. Banta. |
| De Kalb*†.....Buchanan | See St. Joseph. |
| De Soto*†.....Jefferson | JOHN L. THOMAS & SON. |
| Dexter*†..... Stoddard | Mozley & Liles. |
| Dixon*†..... Pulaski | W. H. Murphy. |
| ▲Doniphan*†.....Ripley | J. C. Sheppard. |
| Downing*†..... Schuyler | W. T. Cowell. |
| Drexel*†..... Cass | John. F. Lawder. |
| Eagleville*..... Harrison | See Blythdale. |
| E. Prairie*†..Mississippi | See Charleston. |
| Edgerton*†..... Platte | Bruce & Cumberford. |
| ▲Edina*†..... Knox | W. C. HOLLISTER. |
| Eldon*†.....Miller | W. M. Lumpkin. |
| El DoradoSprings*●Cedar | R. N. Banister. |
| Elmo*†.....Nodaway | See Maryville. |
| Elsberry*†..... Lincoln | W. A. Dudley. |
| ▲Eminence*..... Shannon | L. B. Shuck. |
| Ethel*†.....Macon | J. T. White. |
| Everton*†.....Dade | Howard Ragsdale. |
| Excelsior Springs*†Clay | C H. COPPINGER. |
| Fairfax*†..... Atchison | See Tarkio. |
| Fairplay*†..... Polk | See Bolivar. |
| Farber*†.....Audrain | See Laddonia. |
| ▲Farmington*.St. Francois | M. R. SMITH. |
| Faucette*†.....Buchanan | See St. Joseph. |
| ▲Fayette*†..... Howard | A. W. WALKER. |
| Festus*†..... Jefferson | R. A. Swink. |
| Fillmore*..... Andrew | See Savannah. |
| Flatriver*†..St Francois | See Bonne Terre. |
| Florida★.....Monroe | Bartlett Rosell. |
| Forest City*†.....Holt | B. F. McDaniel. |
| ▲Forsyth*.....Taney | Wm. H Johnson. |
| Foster*.....Bates | See Butler. |
| Frankford*†.....Pike | Jesse B Jones. |
| ▲Fredericktown*†Madis'n | E. D Anthony. |
| Freeman*†.....Cass | See Harrisonville. |
| ▲Fulton*†..... Callaway | T. A. BOULWARE. |
| ▲Gainesville*..... Ozark | See Ava. |
| ▲Galena*.....Stone | John T. Moore. |
| ▲Gallatin*†..... Daviess | HAMILTON & DUDLEY. |
| Galt*●.....Grundy | M. Bingham. |
| Garden City*†.....Cass | W. B. Hall. |
| Gayoso*.....Pemiscot | See Caruthersville. |
| Gentry..... Gentry | See Darlington. |
| Gibbs*†.....Adair | See La Plata. |
| Gilliam*†.....Saline | See Slater. |
| Gilman City●....Harrison | Charles D. Knight. |
| Glasgow*†..... Howard | H. C. COCKERILL. |
| Glenwood*†.....Schuyler | H. D. B. Cutler. |
| Golden City*†.....Barton | H. A. Raymond. |
| Gorin*†.....Scotland | See Memphis. |
| Gower*†..... Clinton | See Plattsburg. |
| Graham*..... Nodaway | See Maitland. |
| Granby*†.....Newton | See Neosho. |
| Granger*†.....Scotland | See Memphis. |
| ▲Grant City*†.....Worth | J. E. SCHOOLER. |
| Green Castle*.....Sullivan | See Milan. |
| Green City*†....Sullivan | See Greencastle. |
| ▲Greenfield*†.....Dade | L. W. Shafer. |
| Green Ridge*†.....Pettis | See Sedalia. |
| ▲Greenville*.....Wayne | See Piedmont. |
| Guilford*†..... Nodaway | See Barnard. |
| Hale*†..... Carroll | W. T. Dixon. |
| Hallsville*†.....Boone | See Columbia. |
| Hamilton*†..... Caldwell | S M. YOUNG. |
| Hannibal*†.....Marion | F. W. NEEPER. |
| Hardin*†..... Ray | J T. Albritain. |
| Harris*†.....Sullivan | C. B. Harris. |
| ▲Harrisonville*†.....Cass | A. A. WHITSITT. |
| ▲Hartville*..... Wright | J. W. Jackson. |
| Harwood*†.....Vernon | See Nevada. |
| Hayti*.....Pemiscot | J. E. Duncan. |
| ▲Hermann*†...Gasconade | AUGUST MEYER. |
| ▲Hermitage*.....Hickory | Wm. L. Pitts. |
| Higbee*†.....Randolph | J. F. Jarman. |
| Higginsville*†.Lafayette | WHITSETT & KEITH. |
| ▲Hillsboro*†.....Jefferson | J. J. Williams. |
| Holden*†.....Johnson | J. P. Orr. |
| Holt*†.....Clay | D. L. Wilhoit. |
| Hopkins*†..... Nodaway | S. E. Browne. |
| ▲Houston*.....Texas | LAMAR & LAMAR. |
| Houstonia*†.....Pettis | See Sedalia. |
| Humansville*†.....Polk | O. J. McLane. |
| Hume*†.....Bates | See Rich Hill. |
| Humphreys*†...Sullivan | J. D. Johnson. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Hunnewell*•† ..... Shelby | See Shelbina. |
| ▲Huntsville*•† ..... Randolph | JOHN N. HAMILTON. |
| Hurdland*•† ..... Knox | See Edina. |
| Iberia* ..... Miller | See Dixon. |
| ▲Independence*•† Jackson | ALBERT M. OTT. |
| ▲Ironton*•† ..... Iron | William R. Edgar. |
| ▲Jackson*•†. Cape Girard'u | W. H. Miller. |
| Jameson*•† ..... Daviess | See Gallatin. |
| Jamesport*•† ..... Daviess | SAM W. BUZARD. |
| Jamestown*† ..... Monteau | See California. |
| Jasper*•† ..... Jasper | See Lamar. |
| ¶▲Jefferson City*•† ... Cole | F. M. BROWN. |
| Jerico* ..... Cedar | See Stockton. |
| Jonesburg*•† Montg'mery | Johnson & Drunert. |
| Joplin*•† ..... Jasper | JAMES P. MEAD. |
| ▲Kahoka*•† ..... Clark | Charles Hiller. |
| Kansas City*•† ... Jackson | ASHLEY, GILBERT & DUNN, Massachusetts Bldg. Refer to First National Bank and National Bank of Commerce, Kansas City; East River National Bank, N. Y. |
| " ..... " | GAGE, LADD & SMALL, Rooms 605, 606, 607 and 608 New York Life Bldg. Attorneys for U. S, Trust Co. and International Loan & Trust Co. |
| " ..... " | HARWOOD & MEREDITH, New York Life Bldg. Refer to Wm. B. Clark, President Ætna Insurance Co., Hartford; Pennsylvania Fire Insurance Co., Philadelphia, and to any bank in Kansas City. |
| " ..... " | KARNES, NEW & KRAUTHOFF, Water Works Building. Special attention to commercial and corporation law and proceedings in bankruptcy. Refer to any bank in Kansas City. |
| " ..... " | LATHROP, MORROW, FOX & MOORE, 117 West Sixth Street. Refer to any bank or wholesale house in Kansas City. |
| " ..... " | MESERVEY, PIERCE & GERMAN, American Bank Building. Attorneys for American Surety Co., New York. Refer to National Bank of Commerce. |
| " ..... " | FRANK TITUS, N.Y. Life Bldg. Collections and commercial law. Twenty years' local practice. Refers to Union National and Citizens National Bank. |
| " ..... " | WARNER, DEAN, GIBSON & McLEOD, Keith & Perry Bldg. Attorneys and counselors at law. |
| " ..... " | WILLIAMS & DAVISON, N. Y. Life Bldg. Refer to First National Bank, American National Bank and Union National Bank. Eastern references upon application. |
| " ..... " | WOLLMAN, SOLOMON & COOPER, Water Works Bldg. References: National Bank of Commerce and Inter-State National Bank. |
| Kearney*•† ..... Clay | See Liberty. |
| ▲Kennett*•† ..... Dunklin | C. P. Hawkin. |
| ▲Keytesville*•† ... Chariton | O. F. SMITH. |
| Kidder*•† ..... Caldwell | See Kingston. |
| King City*•† ..... Gentry | J. W. Sullinger. |
| ▲Kingston*•† ..... Caldwell | C. S. McLaughlin. |
| Kingsville*•† ..... Johnson | See Warrensburgh. |
| ▲Kirksville*•† ..... Adair | RIEGER & RIEGER. |
| Kirkwood*•† ..... St. Louis | O. G. MUDD. |
| Knobnoster*•† ... Johnson | S. G. Kelley. |
| Knox City*•† ..... Knox | See Edina. |
| La Belle*•† ..... Lewis | E. A. Dowell. |
| Laclede*•† ..... Linn | O. F. Libby. |
| Laddonia*•† ..... Audrain | E. C. Kennan. |
| La Grange*•† ..... Lewis | George R. Davis. |
| ▲Lamar*•† ..... Barton | COLE & BURNETT. |
| Lamonte*•† ..... Pettis | See Sedalia. |
| ▲Lancaster*•† ..... Schuyler | N. M. Shelton. |
| La Plata*•† ..... Macon | Joseph Park. |
| Laredo*•† ..... Grundy | See Trenton. |
| Lathrop*•† ..... Clinton | See Plattsburg. |
| Latour*•† ..... Johnson | See East Lynne. |
| Lawson*•† ..... Ray | See Richmond. |
| ▲Lebanon*•† ..... Laclede | J. P. NIXON. |
| Lee's Summit*•† . Jackson | T. J. Hackler. |
| Leeton*•† ..... Johnson | See Warrensburg. |
| Lemonville*•† ..... Putnam | See Unionville. |
| Lewistown*•† ..... Lewis | R. J. McNally. |
| ▲Lexington*•† ... Lafayette | ALEXANDER GRAVES. |
| Liberal*•† ..... Barton | Grant Comfort. |
| ▲Liberty*•† ..... Clay | MARTIN E. LAWSON. |

| Town and County. | Name. |
|---|---|
| Licking* ..... Texas | W. H. Craven. |
| Lincoln*•† ..... Benton | See Warsaw. |
| ▲Linn*† ..... Osage | Ryors & Vorhall. |
| ▲Linn Creek* ..... Camden | S. C. Roach. |
| ▲Linneus*•† ..... Linn | George B. Milburne, Jr. |
| Lock Spring*•† ... Daviess | See Gallatin. |
| Lockwood*•† ..... Dade | A. J. Young. |
| Louisiana*•† ..... Pike | JAMES W. REYNOLDS |
| Lowry City*•† .... St. Clair | See Osceola. |
| Lucerne*•† ..... Putnam | T. B. Davis. |
| Ludlow*•† ..... Livingston | See Chillicothe. |
| Luray*•† ..... Clark | See Kahoka. |
| Lutesville*•† .... Bollinger | See Marblehill. |
| ▲Macon*•† ..... Macon | JOHN A. WHITE. |
| Madison*•†. ..... Monroe | George W. Ferrell. |
| Maitland*•† ..... Holt | R. B. Bridgeman. |
| Malden*•† ..... Dunklin | John T. McKay. |
| Malta Bend*•† ..... Saline | See Marshall. |
| Mansfield*•† ..... Wright | L. D. Marr. |
| ▲Marblehill*†..... Bollinger | W. K. Chandler. |
| Marceline*•† ..... Linn | Harry K. & H. J. West. |
| Marionville*•†. Lawrence | C. C. Matlock. |
| ▲Marshall*•† ..... Saline | T. H. HARVEY. |
| ▲Marshfield*•† .... Webster | HARRY FYAN. |
| Martinsburg*•† .. Audrain | See Mexico. |
| ▲Maryville*•† .... Nodaway | C. A. ANTHONY. |
| ▲Maysville*•† ..... DeKalb | Frank Costello. |
| Mayview*•† .... Lafayette | See Higginsville. |
| McFall*•† ..... Gentry | C. S. Lockwood. |
| Meadville*•† ..... Linn | E. D. Harvey. |
| ▲Memphis*•† ..... Scotland | N. M. PETTINGILL. |
| Mendon*•† ..... Chariton | See Keytesville. |
| Mendota*•† ..... Putnam | See Unionville. |
| Mercer*•† ..... Mercer | See Lineville, Iowa. |
| Merwine*† ..... Bates | See Butler. |
| ▲Mexico*•† ..... Audrain | GEORGE ROBERTSON. |
| Miami* ..... Saline | John A. Dunlap. |
| Middletown*Montgomery | S. W. & C. I. Ray. |
| ▲Milan*•† ..... Sullivan | JOHN M. CAMPBELL. |
| Missouri City*•† ..... Clay | L. G. Hopkins. |
| Moberly*•† ..... Randolph | WILLARD P. CAVE. |
| Mokane*•† ..... Callaway | See Tebbetts. |
| Monett*•† ..... Barry | JOHN T. BURGESS. |
| Monroe City*•†.. Monroe | R. B. Bristoe. |
| Montgomery City*•†Mont | J. D. BARNETT. |
| ▲Monticello* ..... Lewis | J. E. Thompson. |
| Montrose*•† ..... Henry | N. B. Conrad. |
| Morley*•† ..... Scott | R. A. Kingsbury. |
| Morrisville* ..... Polk | See Bolivar. |
| Mound City*•† ..... Holt | D. W. Porter. |
| Mountain Grove*•† Wri't | C. F. Evans. |
| Mt. Moriah* ..... Harrison | See Bethany. |
| ▲Mt. Vernon*•† . Lawrence | Henry Brumback. |
| Nelson*•† ..... Saline | Wm. D. Bush. |
| ▲Neosho*•† ..... Newton | GEORGE HUBBERT. |
| ▲Nevada*•† ..... Vernon | R. B. COOK. |
| Newark* ..... Knox | See Edina. |
| New Cambria*•†.. Macon | B. D. Nortoul. |
| New Florence*•†. Mont'y | T. J. Powell. |
| New Franklin*•† Howard | M. T. Hardister. |
| New Hampton*† Harrison | See Bethany. |
| New Haven*•† .. Franklin | See Washington. |
| ▲New London*•† ..... Ralls | JOHN MEGOWN. |
| ▲New Madrid*•† New Mad. | ROBERT RUTLEDGE. |
| Newtown*•† ..... Sullivan | See Trenton. |
| Niangua*† ..... Webster | See Marshfield. |
| Norborne*•† ..... Carroll | Sidney Miller. |
| Novelty* ..... Knox | W. N. Doyle. |
| Oak Grove*•† .... Jackson | See Blue Springs. |
| Odessa*•† ..... Lafayette | N. M. Houx. |
| Olean*•† ..... Miller | See Tuscumbia. |
| ▲Oregon* ..... Holt | T. C. DUNGAN. |
| Oronogo*•† ..... Jasper | See Webb City. |
| Orrick*•† ..... Ray | See Richmond. |
| Osborn*•† ..... DeKalb | P. M. Hatch. |
| ▲Osceola*•† ..... St. Clair | Mann & Daniel. |
| Osgood*•† ..... Sullivan | See Milan. |
| Otterville*•† ..... Cooper | Thomas J. Starke. |
| ▲Ozark*•† ..... Christian | W. A. LONG. |
| Pacific*•† ..... Franklin | See Washington. |
| ▲Palmyra*•† ..... Marion | W. M. BOULWARE. |
| ▲Paris*•† ..... Monroe | J. R. REYNOLDS. |
| Parkville*•† ..... Platte | James Brown. |
| Parnell*•† ..... Nodaway | See Sheridan. |
| Pattonsburg*•† ... Daviess | T. A. Gaines. |
| Pax* ..... Lawrence | See Mt. Vernon. |
| Perry*•† ..... Ralls | See Hannibal. |
| ▲Perryville*•† ..... Perry | EDWARD ROBB. |
| Piedmont*•† ..... Wayne | DURHAM & DAVIS. |
| Pierce City*•†.. Lawrence | F. C. Johnston. |
| Pilotgrove*•† ..... Cooper | See Boonville. |
| ▲Pineville* ..... McDonald | J. A. Sturges. |
| ▲Platte City*•† ..... Platte | N. B. Anderson. |
| ▲Plattsburg*•† .... Clinton | E. C. HALL. |
| Pleasant Hill*•† ..... Cass | GEORGE W. BRUCE. |
| Polo*•† ..... Caldwell | F. B. Klepper. |
| ▲Poplarbluff*•† ..... Butler | S. M. CHAPMAN. |
| Portland*•† .... Callaway | See Fulton. |
| ▲Potosi*•† .... Washington | E. M. Dearing. |
| Powersville*•† ... Putnam | E. C. Wickless. |

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▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

| Town and County. | Name. |
|---|---|
| ▲Princeton*•† ..... Mercer | IRA B. HYDE. |
| Purdin*•† ..... Linn | See Laclede. |
| Puxico*•† ..... Stoddard | See Bloomfield. |
| Queen City*•†..Schuyler | W. M. Saxbury. |
| Quitman*•† ..... Nodaway | A. Collins. |
| Ravanna* ..... Mercer | See Princeton. |
| Ravenwood*•†..Nodaway | See Sheridan. |
| Raymore*•† ..... Cass | See Harrisonville. |
| Rea*•† ..... Andrew | See Savannah. |
| Republic*•† ..... Greene | Mooneyham & Mooneyham. |
| Rhineland*•†Montgomery | See Hermon. |
| Rich Hill*•† ..... Bates | TEMPLETON & HALES. |
| Richland*•† ..... Pulaski | S. J. Manes. |
| ▲Richmond*•† ..... Ray | C. T. GARNER. |
| Ridgeway*•†.... Harrison | See Bethany. |
| Rocheport*•† ..... Boone | See Boonville. |
| ▲Rockport*•†..... Atchison | Hunt & Bailey. |
| Rockville*•† ..... Bates | W. E. Heyle. |
| Rogersville*•†... Webster | See Marshfield. |
| ▲Rolla*•† ..... Phelps | T. M. JONES. |
| Rosendale*•† .... Andrew | See Savannah. |
| Rothville*•† ..... Chariton | See Keytesville. |
| Russellville*•†..... Cole | See Jefferson City. |
| Rutledge*•† ..... Scotland | See Memphis. |
| ▲Salem*•† ..... Dent | L. Judson. |
| Salisbury*•† .... Chariton | W. S. STOCKWELL. |
| Sarcoxie*•† ..... Jasper | D. M. Roper. |
| ▲Savannah*•† .... Andrew | WILLIS G. HINE. |
| Schell City*•† ..... Vernon | See Nevada. |
| ▲Sedalia*•† ..... Pettis | C. C. KELLY. |
| Seneca*•† ..... Newton | K. J. Balch. |
| Seymour*•† ..... Webster | A. H. Davis. |
| Shelbina*•† ..... Shelby | W. O. L. JEWETT & SON. |
| ▲Shelbyville* ..... Shelby | P. B. Dunn. |
| Sheldon*•† ..... Vernon | J. P. Jones & Son. |
| Sheridan*•† ..... Worth | A. N. Tibbels. |
| Sikeston*•† ..... Scott | J. W. Moore. |
| Silex*•† ..... Lincoln | See Troy. |
| Skidmore*•†.... Nodaway | W. M. Howden. |
| Slater*•† ..... Saline | C. P. STARTS. |
| Smithton*•† ..... Pettis | See Sedalia. |
| Smithville*•† ..... Clay | Z. S. Collins. |
| So. St. Joseph†. Buchanan | See St. Joseph. |
| So.-West City*. McDonald | See Pineville. |
| Sparta*•† ..... Christian | See Ozark. |
| Spickard*•† ..... Grundy | J. A. Denslow. |
| ▲Springfield*•† .... Greene | WHITE & McCAMMON. |
| Stanberry*•†..... Gentry | C. A. RATCLIFFE. |
| ▲Steelville*•† .... Crawford | A. H. Harrison. |
| ▲Ste. Genevieve*†S.Genev. | E. A. ROZIER. |
| Stewardsville*•†. De Kalb | B. F. Clark. |
| ▲St. Charles*•†. St. Charles | R. C. HAENSSLER. |
| St. James*•† ..... Phelps | See Rolla. |
| ▲St. Joseph*•†.. Buchanan | JOHNSON RUSK & STRINGFELLOW. Refer to First National Bank. |
| " ..... " | LANDIS & BARR, 1st Nat. Bank Bldg. Commercial and corporation law. Special attention to collections and adjustments. Refer to any bank in the city. |
| " ..... " | JULIEN B. SHACKELFORD. Refers to the First Nat. Bank. |
| St. Louis*•† ..... St. Louis | ABBOTT & EDWARDS, 315 Chestnut St. Attorneys for R. G. Dun & Co. Refer to American Exch. Bank. |
| " ..... " | ALTHEIMER & YOUNG, Lincoln Trust Bldg. Refer to Lincoln Trust Co., or any bank or Trust Co. in St. Louis. |
| " ..... " | FREDERICK H. BACON, 509 Olive St. Refers to State Bank. |
| " ..... " | GEORGE M. BLOCK, 415 Locust St. Counsel for Jefferson Bank. Refers to Merchants-Laclede National Bank. |
| " ..... " | COLLINS & JAMISON, 703 Rialto Bldg. Refer to Merchants-Laclede National and Mechanics Banks. |
| " ..... " | GRANT, CARROLL & KENNEDY, 910 Carleton Bldg. Refer to Continental National Bank. |
| " ..... " | KOEHLER & REISS, Wainwright Bldg. References: South Side Bank, Lafayette Bank, and International Bank. |
| " ..... " | ALFRED C. F. MEYER, Lincoln Trust Bldg. Director in and counsel for South Side Bank. Refers to Franklin Bank. |
| " ..... " | STEWART, CUNNINGHAM & ELIOT, Rialto Bldg. Counsel for Mechanics Bank. Refer also to National Bank of Commerce and Boatmen's Bank. |
| " ..... " | TAYLOR, ERD & TAYLOR. Counsel for Continental National Bank. |
| ▲Stockton* ..... Cedar | JAMES MASTERS. |

| Town and County. | Name. |
|---|---|
| Stotts City* .... Lawrence | D. B. Jones. |
| Stoutsville*•† ..... Monroe | See Paris. |
| Sturgeon*•† ..... Boone | Thomas C. Carter. |
| Sullivan*•† ..... Franklin | Charles E. Farrar. |
| Sumner*•† ..... Chariton | See Keytesville. |
| Sweet Springs*•†... Saline | ROBERT FULKERSON. |
| Tarkio*•† ..... Atchison | L. G. POPE. |
| Thayer*•† ..... Oregon | S. M. Meeks. |
| Tina*•† ..... Carroll | George D. Williams. |
| Tipton*•† ..... Moniteau | W. F. Quigley. |
| ▲Trenton*•† ..... Grundy | HUGH C. SMITH. |
| Tripiett*•† ..... Chariton | See Keytesville. |
| ▲Troy*•† ..... Lincoln | R. S. Sutton. |
| Turney*•† ..... Clinton | See Plattsburg. |
| ▲Tuscumbia*•† ..... Miller | L. N. Musser. |
| ▲Union*•† ..... Franklin | Charles F. Gallenkamp. |
| Union Star*•†.... De Kalb | Henry Boone. |
| ▲Unionville*•† .... Putnam | B. H. BONFOEY. |
| Urich*•† ..... Henry | J. A. Overbey. |
| ▲Vanburen*† ..... Carter | Daniel Huett. |
| Vandalia*•† ..... Audrain | W. W. Botts. |
| Verona*•† ..... Lawrence | See Monett. |
| ▲Versailles*•† ..... Morgan | WM. FORMAN. |
| ▲Vienna* ..... Maries | John W. Terrill. |
| Walker*•† ..... Vernon | See Nevada. |
| Walnut Grove*•† . Greene | W. H. Davis. |
| ▲Warrensburg*•†. Johnson | EWING COCKRELL. |
| ▲Warrenton*•† .... Warren | Peers & Morsey. |
| ▲Warsaw*•† ..... Benton | H. P. Lay. |
| Washington*•†.. Franklin | Jesse H. Schaper. |
| Watson*•† ..... Atchison | See Rock Port. |
| Waverly*•† ..... Lafayette | E. M. Edwards. |
| Wayland*•†..... Clark | See Kahoka. |
| ▲Waynesville* ..... Pulaski | W. H. Locker. |
| Weatherby*•† .... DeKalb | See Maysville. |
| Weaubleau*•.... Hickory | Theodore Ruett. |
| Webb City*•† ..... Jasper | REDDING & OWEN. |
| Wellington*•†.. Lafayette | See Lexington. |
| Wellsville* . Montgomery | Barker & Shackelford. |
| Wentzville*•†. St. Charles | Charles J. Walker. |
| Westboro*•† .... Atchison | J. W. Peck. |
| Weston* ..... Platte | Charles H. Hillix. |
| ▲West Plains*•† .... Howell | OLDEN & ORR. |
| Wheatland* ..... Hickory | Wm. D. Harryman. |
| Wheeling*•† .. Livingston | See Chillicothe. |
| Willow Springs*•† Howell | A. MULLINIX. |
| Windsor*•† ..... Henry | James P. Allen. |
| Winfield*•† ..... Lincoln | W. H. Jackson. |
| Winigan* ..... Sullivan | See Greencastle. |
| Winston*•† ..... Daviess | See Gallatin. |
| Wyaconda*•† ..... Clark | See Kahoka. |
| Xenia ..... Putnam | See Unionville. |

## MONTANA.

| Town and County. | Name. |
|---|---|
| ▲Anaconda*•†. Deer Lodge | GEORGE B. WINSTON. |
| Belt*•† ..... Cascade | Camden Bretz. |
| ▲Bigtimber*•†Sweet Grass | A. G. Hatch. |
| ▲Billings*•†... Yellowstone | W. M. JOHNSTON. |
| ▲Boulder*•† ..... Jefferson | George F. Cowan. |
| ▲Bozeman*•† ..... Gallatin | LUCE & LUCE. |
| Bridger ..... Carbon | See Red Lodge. |
| ▲Butte*•† ..... Silver Bow | CORBETT & LEE. References: W. A. Clark & Bro., bankers, Butte, Mont.; also (without permission) to any bank in Montana. |
| ▲Choteau* ..... Teton | J. G. Blair. |
| Columbia Falls*•† Flath'd | R. L. Oliver. |
| Deerlodge..*•†Deerlodge | Edward Scharnikow. |
| ▲Dillon*•†.... Beaver Head | JOHN G. WILLIS. |
| Forsyth*•† ..... Custer | See Miles City. |
| ▲Fort Benton*†.... Choteau | B. L. Powers. |
| ▲Glasgow*•† ..... Valley | J. J. Kerr. |
| Glendale* ... Beaver Head | See Dillon. |
| ▲Glendive*•† ..... Dawson | Thomas C. Holmes. |
| ▲Greatfalls*•†..... Cascade | SAM'L STEPHENSON. |
| ▲Hamilton*•† ..... Ravalli | Charles M. Crutchfield. |
| ¶▲Helena*•† Lewis and Clarke | CLAYBERG & GUNN. References: W. A. Clark & Bro., bankers, Butte, Mont.; also (without permission) to any bank in Montana. |
| ▲Kalispell*•† ..... Flathead | Sanford & Grubb. |
| ▲Lewistown*•† ..... Fergus | W. M. Blackford. |
| ▲Livingston*..... Park | H. J. MILLER. |
| ▲Miles City*•†..... Custer | GEORGE R. MILBURN. |
| ▲Missoula*•†..... Missoula | THOMAS G. MARSHALL. |
| Neihart*•†..... Cascade | Richard Bennett. |
| ▲Phillipsburg*•†... Granite | W. E. MOORE. |
| Red Bluff ..... Madison | See Virginia City. |
| ▲Red Lodge*•†..... Carbon | George W. Pierson. |
| Sandcoulee*•†.... Cascade | See Great Falls. |
| Stevensville*•†.... Ravalli | GEORGE T. BAGGS. |
| Stockette ..... Cascade | See Great Falls. |
| ▲Townsend*•†. Broadwater | J. E. Kanouse. |
| Twin Bridges*•.. Madison | See Virginia City. |
| ▲Virginia City*†.. Madison | L. L. Callaway. |
| ▲White SulphurSpgs*Mghr | M. WATERMAN. |
| Wibaux*•† ..... Dawson | See Glendive. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

## NEBRASKA.

| Town and County. | Name. |
|---|---|
| Adams*•† ..... Gage | See Beatrice. |
| ▲Ainsworth*•† ..... Brown | P. D. McANDREW. |
| ▲Albion*•† ..... Boone | J. A. Price. |
| Alexandria*•† ..... Thayer | See Hebron. |
| Allen*•† ..... Dixon | See Randolph. |
| Alliance*•† ..... Box butte | Wm. Mitchell. |
| ▲Alma*•† ..... Harlan | THOMAS L. PORTER. |
| Ansley*•† ..... Custer | Judson C. Porter. |
| Arapahoe*•† ..... Furnas | J. H. Mooney. |
| Arcadia*•† ..... Valley | John Wall. |
| Arlington*•† . Washington | W. S. Cook. |
| Ashland*•† ..... Saunders | W. B. CLARK. |
| Ashton*•† ..... Sherman | See Loup City. |
| Atkinson*•† ..... Holt | A. Searly. |
| ▲Auburn*•† ..... Nemaha | B. FRANK NEAL. |
| ▲Aurora*•† ..... Hamilton | STANLEY & COYKENDALL. |
| Avoca*•† ..... Cass | C. E. Tefft. |
| Axtell*•† ..... Kearney | See Minden. |
| Bancroft*•† ..... Cuming | H. L. Keefe. |
| Barnston*•† ..... Gage | See Blue Springs. |
| ▲Bartlett* ..... Wheeler | Bishop & Anderson. |
| Bartley*•† ..... Redwillow | See McCook. |
| ▲Bassett*•† ..... Rock | J. A. Douglas. |
| Battlecreek*•† ... Madison | See Norfolk. |
| Bayard* ..... Cheyenne | See Geering. |
| Bazile Mills* ..... Knox | See Creighton. |
| ▲Beatrice*•† ..... Gage | HAZLETT & JACK. |
| ▲Beaver City*•† ..... Furnas | Kelley & Keyes. |
| Beaver Crossing*•† S'w'rd | Horney & Evans. |
| Beemer*•† ..... Cuming | See West Point. |
| Belden*•† ..... Cedar | See Randolph. |
| Bellwood*•† ..... Butler | See David City. |
| Belvidere*•† ..... Thayer | See Hebron. |
| Benedict*•† ..... York | See York. |
| ▲Benkelman*•† ..... Dundy | James & Eberhart. |
| Bennett*•† ..... Lancaster | W. A. Hartley. |
| Bennington*•† ... Douglas | H. B. Waldron. |
| Berlin*•† ..... Otoe | See Nebraska City. |
| Bertrand*•† ..... Phelps | R. J. Ahara. |
| Bigspring*•† ..... Deuel | See Ogallala. |
| ▲Blair*•† ..... Washington | F. S. HOWELL. |
| Bloomfield*•† ..... Knox | W. De Funk. |
| ▲Bloomington*•† . Franklin | A. H. Byrum. |
| Blue Hill*•† ..... Webster | R. A. THOMPSON. |
| Bluesprings*•† ..... Gage | C. S. Otis. |
| Boelus*•† ..... Howard | S. A. Robinson. |
| Bradshaw*•† ..... York | John A. Brumsey. |
| Brainard*•† ..... Butler | A. K. Smith. |
| ▲Brewster* ..... Blaine | E. H. Riggs. |
| Brock*•† ..... Nemaha | See Auburn. |
| ▲Broken Bow*•† ..... Custer | J. R. DEAN. |
| Bromfield*•† ..... Hamilton | William Glover. |
| Bruning*•† ..... Thayer | See Hebron. |
| Bruno*•† ..... Butler | See David City. |
| Burchard*•† ..... Pawnee | Henry Matters. |
| Burr*•† ..... Otoe | See Douglas. |
| ▲Burwell*•† ..... Garfield | Guy Laverty. |
| ▲Butte* ..... Boyd | D. A. Harrington. |
| Callaway*•† ..... Custer | R. E. Brega. |
| Cambridge*•† ..... Furnas | S. O. Simonds. |
| Campbell*•† ..... Franklin | Sheppard & Black. |
| Carleton*•† ..... Thayer | V. O. Rewick. |
| Carroll*•† ..... Wayne | See Wayne. |
| Cedarbluffs*•† .. Saunders | See Wahoo. |
| Cedar Rapids* ..... Boone | E. L. Sargent. |
| ▲Central City*•† ... Merrick | F. S. HEATON. |
| Ceresco*•† ..... Saunders | See Wahoo. |
| ▲Chadron*•† ..... Dawes | A. W. CRITES. |
| ▲Chappell*•† ..... Deuel | E. D Hamilton. |
| Chester*•† ..... Thayer | See Hebron. |
| Clarks*•† ..... Merrick | See Central City. |
| Clarkson*•† ..... Colfax | See Leigh. |
| Clatonia*•† ..... Gage | See Cortland. |
| ▲Clay Center*•† ..... Clay | AMBROSE C. EPPERSON. |
| Cody*•† ..... Cherry | See Valentine. |
| Coleridge*•† ..... Cedar | See Randolph. |
| Colon*•† ..... Saunders | See Wahoo. |
| ▲Columbus*•† ..... Platte | McALLISTER & CORNELIUS. |
| Concord*•† ..... Dixon | See Ponca. |
| Cook*•† ..... Johnson | See Tecumseh. |
| Cordova*•† ..... Seward | See Seward. |
| Cortland*•† ..... Gage | F. A. Burling. |
| Cozad*•† ..... Dawson | J. S. GOOD. |
| Crab Orchard*•† Johnson | E. B. Laflin. |
| Craig*•† ..... Burt | See Tekamah. |
| Crawford*•† ..... Dawes | W. H. Fanning. |
| Creighton*•† ..... Knox | O. W. Rice. |
| Creston*•† ..... Platte | J. T. Morris. |
| Crete*•† ..... Saline | FAYETTE I. FOSS. |
| Culbertson*•† . Hitchcock | L. H. Blackledge. |
| Curtis*•† ..... Frontier | W. H. Latham. |
| Dakota*•† ..... Dakota | F. A WOOD. |
| Danbury*•† .. Redwillow | See Indianola. |
| Dannebrog*•† ... Howard | Rasmus Hannibal. |
| Davenport*•† ..... Thayer | M. S. Gray. |
| ▲David City*•† ..... Butler | HASTINGS & HALL. |
| Dawson*•† ... Richardson | See Falls City. |
| Daykin*•† ..... Jefferson | See Fairbury. |
| Decatur* ..... Burt | Thos. R. Ashley. |
| De Witt*•† ..... Saline | See Wilber. |
| Diller*•† ..... Jefferson | See Fairbury. |
| Dixon*•† ..... Dixon | See Ponca. |
| Dodge*•† ..... Dodge | G. W. Rosa. |
| Doniphan*•† ..... Hall | See Grand Island. |
| Dorchester*•† ..... Saline | See Crete. |
| Douglas*•† ..... Otoe | Charles H. Marshall. |
| Dubois*•† ..... Pawnee | See Pawnee City. |
| Dunbar*•† ..... Otoe | B. S. Littlefield. |
| Eagle*•† ..... Cass | See Lincoln. |
| East Omaha ..... Douglas | See Omaha. |
| Edgar*•† ..... Clay | Christy & Baden. |
| Elba* ..... Howard | See St. Paul. |
| Elgin*•† ..... Antelope | See Oakdale. |
| Elk Creek*•† ... Johnson | See Tecumseh. |
| Elkhorn*•† ..... Douglas | See Waterloo. |
| Elm Creek*•† ..... Buffalo | See Kearney. |
| Elmwood*•† ..... Cass | W. D. Dermie. |
| Elsie*•† ..... Perkins | M. L. Mead |
| ▲Elwood*•† ..... Gosper | A. M. White. |
| Emerson*•† ..... Dixon | J. Leonard. |
| Eustis*•† ..... Frontier | See Curtis |
| Exeter*•† ..... Fillmore | See Geneva. |
| ▲Fairbury*•† ..... Jefferson | C. H. DENNEY. |
| Fairfield*•† ..... Clay | J. L. Epperson & Son. |
| Fairmont*•† ..... Fillmore | See Geneva. |
| Falls City*•† .. Richardson | J. R. WILHITE. |
| Farnam*•† ..... Dawson | See Elwood |
| ▲Filley*•† ..... Gage | See Crab Orchard. |
| Firth*•† ..... Lancaster | G. F. Collins. |
| Ft. Calhoun* Washington | See Blair. |
| Franklin*•† ..... Franklin | H. Whitmore. |
| ▲Fremont*•† ..... Dodge | LOOMIS & ABBOTT. Established 1876. General law practice. Attorneys for Commercial National Bank and Home Savings Bank. |
| Friend*•† ..... Saline | J. Palmer. |
| ▲Fullerton*•† ..... Nance | W. F. Critchfield. |
| ▲Gandy* ..... Logan | See North Platte. |
| ▲Geneva*•† ..... Fillmore | FRANK W. SLOAN. |
| Genoa*•† ..... Nance | M. V. Moudy. |
| ▲Gerling* ..... Scott's Bluff | M. J. Huffman. |
| Germantown*•† .. Seward | See Seward. |
| Gibbon*•† ..... Buffalo | G. W. Cherrington. |
| Giltner* ..... Hamilton | N. B. Payne. |
| Glenville*•† ..... Clay | See Fairfield. |
| Gordon*•† ..... Sheridan | S. H. Ladd. |
| Gothenburg*•† ... Dawson | J. M. Ellingsworth. |
| Grafton*•† ..... Fillmore | See Geneva. |
| ▲Grand Island*•† ..... Hall | R. R. HORTH. |
| ▲Grant*•† ..... Perkins | B. F. Hastings. |
| ▲Greeley* ..... Greeley | G. W. Scott. |
| Greenwood*•† ..... Cass | See Ashland. |
| Gresham*•† ..... York | See York. |
| Gretna*•† ..... Sarpy | See Papillion. |
| Guidero ck*•† ... Webster | See Red Cloud. |
| Haigler*•† ..... Dundy | See Belkelman. |
| Haliama*•† ..... Lancaster | See Lincoln. |
| Hampton*•† ..... Hamilton | See Aurora. |
| Hardy*•† ..... Nuckolls | See Superior. |
| ▲Harrisburg* ..... Banner | W. R Hampton. |
| ▲Harrison*•† ..... Sioux | G. Guthrie. |
| ▲Hartington*•† ..... Cedar | MILLER & READY. |
| Harvard*•† ..... Clay | L. G Hurd. |
| ▲Hastings*•† ..... Adams | TIBBETS BROS., MOREY & FERRIS. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings. |
| Havelock*•† ... Lancaster | See Lincoln. |
| ▲Hayes Center* ..... Hayes | A. G. Ready. |
| Hay Springs*•† .. Sheridan | D. T. Taylor |
| ▲Hebron*•† ..... Thayer | J. T. McCUISTION. |
| ▲Hemingford*•† Box butte | W. M. Iodence. |
| Henderson*•† ..... York | See York. |
| Herman*•† ... Washington | See Blair. |
| Hickman*•† ..... Lancaster | W. B. Morrison. |
| Hildreth*•† ..... Franklin | See Holdrege. |
| ▲Holdrege*•† ..... Phelps | ROBERT ST. CLAIR. |
| Holstein*•† ..... Adams | See Hastings. |
| Homer* ..... Dakota | See Dakota City. |
| Hooper*•† ..... Dodge | See Fremont. |
| Howe*† ..... Nemaha | See Auburn. |
| Howell*•† ..... Colfax | See Leigh. |
| Hubbell*•† ..... Thayer | See Hebron. |
| Humboldt*•† .. Richardson | E. A. TUCKER. |
| Humphrey*•† ..... Platte | R. P. Drake. |
| ▲Hyannis*•† ..... Grant | W. L. Matthews. |
| ▲Imperial*•† ..... Chase | S. S. Bishop. |
| Indianola*•† .. Redwillow | J. S. PHILLIPS. |
| Ithaca*•† ..... Saunders | See Wahoo. |
| Jackson*•† ..... Dakota | Ed. T. Kearney. |
| Jansen*•† ..... Jefferson | See Fairbury. |
| Johnson*•† ..... Nemaha | I. H. Clagett. |
| Julian*•† ..... Nemaha | Francis Brown. |
| Juniata*•† ..... Adams | S. L. Brass. |
| Kearney*•† ..... Buffalo | MARSTON & MARSTON. |
| Kenesaw*•† ..... Adams | S. H. Smith. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station ¶State Capital.

| Town and County. | Name. |
|---|---|
| Kennard*•†..Washington | See Blair. |
| ▲Kimball*•†.....Kimball | J. J. Kinney. |
| Laurel*•†.....Cedar | F. P. Voter. |
| Lawrence*•†.....Nuckolls | See Nelson. |
| Lebanon*•† .. Redwillow | See Indianola. |
| Leigh*•† .....Colfax | W. H. Carleton. |
| ▲Lexington*•†.....Dawson | E. A. COOK. |
| Liberty*•† .....Gage | See Beatrice. |
| ¶▲Lincoln*•† ....Lancaster | TIBBETS BROS., MOREY & FERRIS. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings. |
| Lindsay*•†.....Platte | Edw. A. Brodboll. |
| Linwood*•†.....Butler | See David City. |
| Litchfield*•†.....Sherman | See Loup. |
| Lodgepole*•†....Cheyenne | See Sidney. |
| Longpine*•† ..... Brown | J. S. Davisson. |
| Loomis*•† .....Phelps | Thomas L. Doherty. |
| Louisville*•†.....Cass | See Plattsmouth. |
| ▲Loup*•† ..... Sherman | R. J. Nightingale. |
| Lynch* ..... Boyd | Milo Warren. |
| Lyons*•† .....Burt | Fremont Everett. |
| ▲Madison*•†.....Madison | WILLIS E. REED. |
| Madrid*•†.....Perkins | See Grant. |
| Malmo*•†.....Saunders | See Wahoo. |
| Marquette*•† ...Hamilton | See Aurora. |
| Mason City*•.....Custer | See Ansley. |
| Maywood*•†.....Frontier | See Stockville. |
| ▲McCook*•†.....Redwillow | C. E. ELDRED |
| McCool Junction*•† York | See York. |
| Mead*•† ..... Saunders | See Wahoo. |
| MeadowGrove*•†Madison | See Norfolk. |
| Merna*•† ..... Custer | See Broken Bow. |
| Milford*•† .....Seward | T. A. Healey. |
| Milliard*•† .....Douglas | J. O. Detweiller. |
| Miller*•†.....Buffalo | O. F. Hamilton. |
| Milligan*•† .....Fillmore | See Geneva. |
| ▲Minden*•† .....Kearney | L. W. HAGUE. |
| Monroe*.....Platte | See Columbus. |
| Morsebluff*•†...Saunders | See Wahoo. |
| ▲Mullen*•†..... Hooker | See Thedford. |
| Murdock*•† .....Cass | H. R. Neltzel. |
| Murray*•†.....Cass | See Plattsmouth. |
| ▲Nebraska City*•† ....Otoe | WILLIAM HAYWARD. |
| Nehawka*•†.....Cass | See Weeping Water. |
| ▲Neligh*•†.....Antelope | Charles H. Kelsey. |
| ▲Nelson*•† .....Nuckolls | COLE & BROWN. |
| Nemaha*•† ..... Nemaha | See Auburn. |
| New Castle*•†.....Dixon | See Ponca. |
| Newman Grove*•† Madi'n | C. A. Randall. |
| Newport*•† .....Rock | See Bassett. |
| ▲Niobrara* ..... Knox | S. DRAPER. |
| Norden* ..... Keyapaha | M. P. Meholm. |
| Norfolk*•†.....Madison | W. M. ROBERTSON. |
| Northbend*•†.....Dodge | Ernest Kern. |
| ▲North Platte*•†.. Lincoln | HILLIARD S. RIDGELY. |
| Oak*•† ..... Nuckolls | See Nelson. |
| Oakdale*•†..... Antelope | M. B. Putney. |
| Oakland*•†.....Burt | W. D. Smith. |
| Odell*•† .....Gage | See Blue Springs. |
| ▲Ogallala*•†.....Keith | Albert Muldoon. |
| Ohiowa*•† ..... Fillmore | C. A. Fowler. |
| ▲Omaha*•†.....Douglas | T. W. BLACKBURN, McCagne Block. Refers to Merchants National Bank. |
| " ..... " | CRANE & CRANE, N. Y. Life Bldg. Refer to any National bank in Omaha. |
| " ..... " | WILLIAM A. DEBORD, U. S Nat'l Bank Bldg. Refers to U. S. National Bank. |
| " ..... " | McGILTON & HERRING, 421-423 First National Bank Building. Reference: Omaha National Bank. |
| " ..... " | B. N. ROBERTSON, Barker Block. Refers to any National bank in Omaha. |
| ▲O'Neill*•†..... Holt | M. F. HARRINGTON. |
| Ong*•† .....Clay | S. W. Christy. |
| Orchard*•† .....Antelope | See O'Neill |
| ▲Ord*•†.....Valley | H. E. OLESON. |
| Orleans*•†..... Harlan | Beresford & Simpson. |
| ▲Osceola*•†..... Polk | M. A. Mills. |
| Osmond*•† ..... Pierce | Wm. H. Chappell. |
| Overton*•†..... Dawson | See Lexington. |
| Oxford*•†..... Furnas | J. H. Sherwood. |
| Page*•† ..... Holt | See O'Neill. |
| Palisade*•†.... Hitchcock | See Hayes Center. |
| Palmer*•† ..... Merrick | See Central City. |
| Palmyra*•† ..... Otoe | Charles A. Sweet. |
| Panama*• .....Lancaster | John T. Marshall. |
| ▲Papillion*•† .....Sarpy | James Hassett. |
| ▲Pawnee City*•†....Pawnee | G. E. BECKER. |
| ▲Pender*•†.....Thurston | G. T. Graves. |
| Peru*•† ..... Nemaha | See Auburn. |
| Petersburg*•†..... Boone | O. F. Plum. |
| Phillips*•†..... Hamilton | See Aurora. |
| ▲Pierce*•†.....Pierce | Douglas Cones. |
| Pilger*•†..... Stanton | See Stanton. |
| Plainview*•†.....Pierce | I. H. SEABURY. |
| Platte Center*•†.....Platte | George N. Hopkins. |
| ▲Plattsmouth*•†..... Cass | BYRON CLARK. |
| Pleasanton*•†..... Buffalo | See Kearney. |
| Plymouth*•†....Jefferson | See Fairbury. |
| ▲Ponca*•† ..... Dixon | J. J. McCarthy. |
| Prague*•† .....Saunders | See Wahoo. |
| Ragan*•†..... Harlan | See Alma. |
| Randolph*•†.....Cedar | G. W. Wiltsie. |
| Ravenna*•†..... Buffalo | J. E. Mellett. |
| ▲Red Cloud*•†....Webster | E. W. OVERMAN. |
| Republican City*•†Harlan | N. J. Ludi. |
| Reynolds*•†.....Jefferson | See Fairbury. |
| Rising City*..... Butler | See David City. |
| Riverton*•† .... Franklin | See Red Cloud. |
| Rogers*•†.....Colfax | See Schuyler. |
| Rulo*•† .....Richardson | George D. Kirk. |
| Rushville*•†.....Sheridan | C. Patterson. |
| Salem*•†.....Richardson | J. A. Sheffer. |
| Sargent*..... Custer | E. P. Savage. |
| Saronville*•† ..... Clay | See Sutton. |
| ▲Schuyler*•†..... Colfax | C. J. PHELPS. |
| Scribner*•† ..... Dodge | Henry M. Kidder. |
| ▲Seward*•†.....Seward | J. J. THOMAS. |
| Shelby*•†..... Polk | See Osceola. |
| Shelton*•† ..... Buffalo | J. F. Walker. |
| Shickley*•† .... Fillmore | C. W. Price & Co. |
| Shubert*•†.....Richardson | See Falls City. |
| ▲Sidney*•†.....Cheyenne | LEROY MARTIN. |
| Silver Creek*•†....Merrick | See Central City. |
| Smithfield*•†.....Gosper | See Elwood. |
| Snyder*•† .....Dodge | See Fremont. |
| South Bend*•†..... Cass | See Greenwood. |
| South Omaha*•† .Douglas | See Omaha. |
| Spencer*..... Boyd | Sanford Parker. |
| Springfield*•†.....Sarpy | See Papillion. |
| ▲Springview*•†....Keyapaha | C. E. Lear. |
| Stamford*•†..... Harlan | See Orleans. |
| ▲Stanton*•†.....Stanton | A. A. KEARNEY. |
| Staplehurst*•†.... Seward | See Seward. |
| St. Edward*•†.....Boone | J. E. Wilson. |
| ▲St. Paul*•† .....Howard | B. D. HAYWARD. |
| Steinauer*•†..... Pawnee | See Pawnee City. |
| Stella*•†..... Richardson | See Falls City. |
| Sterling*•†.....Johnson | E. R. Hitchcock. |
| ▲Stockville* .....Frontier | L. H. Cheney. |
| Strang*•†.....Fillmore | G. D. Mathewson. |
| Stratton*•†.... Hitchcock | C. W. Shurtleff. |
| Stromsburg*•† ..... Polk | E. E. Stanton. |
| Stuart*•†..... Holt | J. A. Rice. |
| Sumner*•†..... Dawson | See Lexington. |
| Superior*•†.....Nuckolls | C. E. Adams. |
| Surprise*•† .....Butler | See David City. |
| Sutherland*•† ....Lincoln | See North Platte |
| Sutton*•†..... Clay | E. E. Hairgrove. |
| Swanton*•†..... Saline | See Wilber. |
| Syracuse*•†..... Otoe | F. E. Brown. |
| Tabler ock*•†.....Pawnee | See Pawnee City. |
| Talmage*•†..... Otoe | D. W. Livingston. |
| ▲Taylor* ..... Loup | C. I. Bragg. |
| ▲Tecumseh*•† ....Johnson | S. P. DAVIDSON. |
| ▲Tekamah*•† .....Burt | A. N. Corbin, Jr. |
| Thayer*•†..... York | See York. |
| ▲Thedford*•†.....Thomas | John H. Evans. |
| Tilden*•†..... Madison | F. L. Putney. |
| Tobias*•† ..... Saline | See Fairbury. |
| ▲Trenton*•† ....Hitchcock | W. O. Robinson. |
| ▲Tryon.....McPherson | See North Platte. |
| Ulysses*•†.....Butler | C. M. Skiles. |
| Unadilla*•† ..... Otoe | See Syracuse. |
| Union*•†..... Cass | See Weeping Water. |
| University Pl*† Lancaster | See Lincoln. |
| Upland*•†..... Franklin | See Holdrege. |
| Utica*•†..... Seward | H. M. Coleman. |
| ▲Valentine*•†.....Cherry | F. M. Walcott. |
| Valley*•†..... Douglas | See Omaha. |
| Valparaiso*•†... Saunders | See Wahoo |
| Verdigris* ..... Knox | See Niobrara. |
| Verdon*•†.... Richardson | See Falls City. |
| Vesta*•†..... Johnson | See Tecumseh. |
| Waco*•† ..... York | See York. |
| ▲Wahoo*•†..... Saunders | M. NEWMAN. |
| Wakefield*•† .....Dixon | J. H. Brown. |
| Wallace*•† .....Lincoln | See Grant. |
| Wauneta*•†..... Chase | See Imperial. |
| Wausa*•†..... Knox | H. M. McLeod. |
| Waverly*•†.....Lancaster | See Lincoln. |
| ▲Wayne*•†..... Wayne | FRANK M. NORTHROP. |
| Weeping Water*•†...Cass | A. L. Timblin. |
| Western*•†..... Saline | See Wilber. |
| Weston*•†..... Saunders | See Wahoo. |
| ▲West Point*•†....Cuming | T. M. MOODIE. |
| ▲Wilber*•† ..... Saline | J. H. Grimm. |
| Wilcox*•†..... Kearney | E. C. Dailey. |
| Wilsonville*•†.....Furnas | See Beaver City. |
| Winside*•†..... Wayne | H. E. Simons. |
| Wisner*•†..... Cuming | Oliver Oleson. |
| Woodlake*•†.....Cherry | See Valentine. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Wood River*•†.....Hall | O. M. Quackenbush. |
| Wymore*•†.....Gage | A. D. McCandless. |
| ▲York*•† .....York | CHARLES F. STROMAN. |
| Yutan*•†..... Saunders | See Wahoo. |

## NEVADA.

| | |
|---|---|
| ▲Austin*•†.....Lander | W. D. Jones. |
| ▲Belmont* .....Nye | See Austin. |
| Candelaria*†.. Esmeralda | See Hawthorne. |
| ¶▲Carson City*•†..Ormsby | TORREYSON & SUMMERFIELD. |
| ▲Dayton*•†..... Lyon | John Lothrop. |
| ▲Elko*•†..... Elko | E. S. Farrington. |
| ▲Ely*.....White Pine | Frank X. Murphy. |
| ▲Eureka*•†.....Eureka | P. Breen. |
| Gardnerville*•...Douglas | See Genoa. |
| ▲Genoa*•..... Douglas | D. W. Virgin. |
| ▲Hawthorne*•†. Esmeralda | George S. Green. |
| ▲Pioche*†..... Lincoln | George S. Sawyer. |
| ▲Reno*•†.....Washoe | S. SUMMERFIELD. |
| ▲Stillwater.....Churchill | T. H. Kent. |
| ▲Virginia City*•†....Storey | W. E. F. DEAL. |
| Wadsworth*•†....Washoe | See Reno. |
| ▲Winnemucca*•† Humb'ldt | H. WARREN. |

## NEW HAMPSHIRE.

| | |
|---|---|
| Alton*•†.....Belknap | See Laconia. |
| Andover*•†... Merrimack | Barron Shirley. |
| Ashland*•†..... Grafton | James L. Wilson. |
| Berlin*•†..... Coos | CHAMBERLIN & RICH. |
| Bristol*•†.....Grafton | Dearborn & Chase. |
| Canaan*•†.....Grafton | Geo. W. Murray. |
| Charlestown*•†... Sullivan | See Claremont. |
| Claremont*•†.....Sullivan | COLBY & SON. |
| ▲Colebrook*•†..... Coos | T. F. Johnson. |
| ¶▲Concord*•†..Merrimack | MATTHEWS & SAWYER. |
| Conway*•†..... Carroll | J. B. Nash. |
| Derry*..... Rockingham | G. K. & B. T. Bartlett. |
| ▲Dover*•†..... Strafford | W. F. NASON. |
| East Jaffrey*•†..Cheshire | See Peterboro. |
| Epping*•†... Rockingham | W. H. Drury. |
| ▲Exeter*•†... Rockingham | EASTMAN & HOLLIS. |
| Farmington*•†..Strafford | Samuel S. Parker. |
| Fitzwilliam*•...Cheshire | Amos J. Blake. |
| Francestown*†. Hillsboro | See Peterboro. |
| Franklin*•†... Merrimack | JAMES E. BARNARD. |
| Franklin Falls*†Merrim'k | Edward G. Leach. |
| Freedom*..... Carroll | See Conway. |
| Goffstown*•†... Hillsboro | Samuel Upton. |
| Gorham*•†..... Coos | A. R. Evans. |
| Great Falls†.....Strafford | See Somersworth. |
| Greenville*•† .. Hillsboro | Herbert J. Taft. |
| Hanover*•†.....Grafton | George H. Hitchcock. |
| ▲Haverhill*•†.....Grafton | WM. F. WESTGATE. |
| Hillsboro..... Hillsboro | Samuel W. Holman. |
| Hillsboro Bridge*•† Hill'r | Samuel W. Holman. |
| Hinsdale*•†.....Cheshire | E. J. Tempie. |
| ▲Keene*•†..... Cheshire | BATCHELDER & FAULKNER. |
| ▲Laconia*•†..... Belknap | STONE & SHANNON. |
| Lakeport*•†.....Belknap | Hibbard & Hibbard. |
| ▲Lancaster*•†.....Coos | Drew, Jordan & Buckley. |
| ▲Lebanon*•†..... Grafton | C. A. DOLE. |
| Lisbon*•†.....Grafton | George F. Morris. |
| Littleton*•†..... Grafton | Bingham, Mitchell & Batchellor. |
| ▲Manchester*•†..Hillsboro | BURNHAM, BROWN & WARREN. |
| Meridith*•†..... Belknap | Bertram & Blaisdell. |
| Milford*•†..... Hillsboro | E. I. Kendall. |
| ▲Nashua*•†..... Hillsboro | E. S. & H. A. CUTTER. Attorneys for R. G. Dun & Co. |
| " ..... " | EDWARD H. WASON. Refers to First National and Second National Banks. |
| New Ipswich*†. Hillsboro | W. A. Preston. |
| New Market*•† Rockin'm | A. L. Mellows. |
| ▲Newport*•†..... Sullivan | A. S. WAIT. |
| North Conway*•†.Carroll | See Conway. |
| Orford*..... Grafton | Paul Long. |
| ▲Ossipee*•†.....Carroll | Frank Weeks. |
| Penacook*•† . Merrimack | Willis G. Buxton. |
| Peterboro*•†... Hillsboro | J. F. Brennan. |
| Pittsfield*•†...Merrimack | E. A. Lane. |
| ▲Plymouth*•†..... Grafton | Burleigh & Adams. |
| ▲Portsmouth*•†.Rock'ham | JOHN W. KELLEY. |
| Raymond*•† Rockingham | John T. Bartlett. |
| Rochester*•† ... Strafford | WORCESTER, GAFNEY & SNOW. |
| Salmon Falls*•†.Strafford | See Dover. |
| Somersworth*•† Strafford | EDGERLY & MATHEWS. |
| Sunapee* ..... Sullivan | George Dodge. |
| Suncook*•†... Merrimack | Almon F. Burbank. |
| Tilton*•†..... Belknap | W. B. Fellows. |
| Troy*•† ..... Cheshire | See Keene. |

| Town and County. | Name. |
|---|---|
| Wakefield*•†..... Carroll | Arthur L. Foote. |
| Walpole*•†..... Cheshire | J. G. Bellows. |
| Whitefield*•†..... Coos | C. E. Wright. |
| Wilton*•† ..... Hillsboro | Geo. E. Bales. |
| Winchester*•†.. Cheshire | H. W. Brigham. |
| Wolfboro*•†..... Carroll | SEWELL W. ABBOTT. |
| Woodsville*•†....Grafton | Scott Sloane. |

## NEW JERSEY.

| | |
|---|---|
| Absecon*•†..... Atlantic | See Atlantic City. |
| Allentown*†.. Monmouth | Harvey R. Bergen. |
| Alloway*•† ..... Salem | See Salem. |
| Arlington*•†..... Hudson | See Jersey City. |
| Asbury Park*•†Monmo'th | DAVID HARVEY, JR. |
| Atlantic City*•†.Atlantic | THOMPSON & COLE. |
| Atlantic High'ds*•† Mon. | CHARLES HARVEY. |
| Barnegat*•†..... Ocean | See Toms River. |
| Bayonne*•† ..... Hudson | VAN BUSKIRK & PARKER. |
| Belleville*•†..... Essex | Skinner & Ten Eyck. |
| Belmar*•†.....Monmouth | See Asbury Park. |
| ▲Belvidere*•†.....Warren | GEORGE M. SHIPMAN. |
| Bergen Point*•†..Hudson | See Bayonne. |
| Beverly*•†.... Burlington | See Burlington. |
| Bloomfield*•†..... Essex | HARRY E. RICHARDS. |
| Bloomsbury*•† Hunterd'n | J. W. Creveling. |
| Boonton*•†..... Morris | J. S. Salmon. |
| Bordentown*•†Burlingt'n | JOHN P. HUTCHINSON. |
| Boundbrook*•†.Somerset | H. C. Suydam. |
| ▲Bridgeton*•† Cumberland | WILLIAM A. LOGUE. |
| Burlington*•†.Burlington | HOWARD FLANDERS. |
| Butler*•†..... Morris | See Paterson. |
| Caldwell*•†..... Essex | See Montclair. |
| ▲Camden*•†..... Camden | HENRY I. BUDD, JR. |
| Cape May*•†...Cape May | J. M. E. Hildreth. |
| ▲Cape May C.H.*•†.Cape M | J. M. E. Hildreth. |
| Carlstadt*•† ..... Bergen | See Hackensack. |
| Cedarville*•† Cumberland | B. T. Powell. |
| Chatham*•†.....Morris | A. PHILETUS KONKLE. |
| Clayton*†..... Gloucester | See Woodbury. |
| Clinton*•†.....Hunterdon | See Flemington. |
| Closter*•†..... Bergen | C. B. Harvey. |
| Collingswood*•..Camden | See Camden. |
| Cramer Hill*†... Camden | See Camden. |
| Cranbury†.....Middlesex | A. S. Appelget. |
| Cranford*•†..... Union | See Elizabeth. |
| Deckertown*•† ... Sussex | Henry C. Hunt. |
| Dover*•†.....Morris | J. H. NEIGHBOUR. |
| East Orange*†..... Essex | JEROME D. GEDNEY. |
| Eatontown*•† Monmouth | See Long Branch. |
| Egg Harbor City*•†Atlan. | A. Stephany. |
| ▲Elizabeth*•†.....Union | P. H. GILHOOLY. |
| Elmer*•†..... Salem | Abram Cochran. |
| Englewood*•†.....Bergen | George R. Dutton. |
| Farmingdale*•† Monm'th | See Freehold. |
| ▲Flemington*•†Hunterdon | FLICK & PARKER. |
| Fort Lee* ..... Bergen | See Hoboken. |
| Franklin*•† ..... Essex | See Newark. |
| ▲Freehold*•†...Monmouth | FRANK P. McDERMOTT. |
| Frenchtown*•†Hunterd'n | L. D. Hagaman. |
| Glassboro*•† . Gloucester | See Woodbury. |
| Gloucester City*•†Camd'n | See Camden. |
| Guttenburg*•†..... Hudson | See Hoboken. |
| ▲Hackensack*•† ... Bergen | Wm. M. Johnson. |
| Hackettstown*•†.Warren | J. C. Allen. |
| Haddonfield*•†...Camden | Chas. R. Stevenson. |
| Hammonton*•† ...Atlantic | A. J. King. |
| Harrison*•† ..... Hudson | See Jersey City. |
| Hightstown*•†....Mercer | R. M. J. SMITH. |
| Hoboken*•†..... Hudson | LEWIS R. McCULLOCH. |
| Hopewell*•†.....Mercer | John S. Van Dike. |
| Irvington *†..... Essex | See Newark. |
| Jamesburg*•† . Middlesex | See New Brunswick. |
| ▲Jersey City*•†....Hudson | FRANK P. McDERMOTT, 259 Washington St. Reference: Hon. Gilbert Collins, Justice Supreme Court, New Jersey. |
| " ..... " | QUEEN & TENNANT, 76 Montgomery St. References: Hudson County, and Second National Banks. |
| " ..... " | WALLIS, EDWARDS & BUMSTED, No. 1 Exchange Place. Counsel in bank and corporation matters. |
| Kearney†..... Hudson | See Jersey City. |
| Keyport*•†....Monmouth | B. B. Ogden. |
| Lakewood*•†.....Ocean | T. J. R. Brown. |
| Lambertville*•†.Hunter'n | WALTER F. HAYHURST. |
| Long Branch*•† Monm'th | B. P. MORRIS. |
| Madison*•†..... Morris | C. A. Rathbun. |
| Manasquan*•†.Monmouth | H. H. Wainright. |
| Matawan*•† ...Monmouth | R. W. Dayton. |
| ▲May's Landing*•†Atlantic | See Atlantic City. |
| Medford*•† ...Burlington | See Mount Holly. |
| Merchantville*•† Camden | See Camden. |
| Metuchen*•† .. Middlesex | See New Brunswick. |
| Millburn*•† .....Essex | See Orange. |
| Millville*•† .Cumberland | Martin W. Lane. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Montclair*†.....Essex | EDWIN B. GOODELL. |
| Moorestown*†Burlingt'n | S. K. Robbins. |
| ▲Morristown*† ....Morris | HENRY C. PITNEY, JR. |
| ▲Mount Holly*†Burlingt'n | FRANKLIN B. LEVIS. |
| ▲Newark*†.....Essex | DE WITT & PROVOST. Attorneys for the North Ward National Bank. |
| " ..... " | GALLAGHER & RICHARDS. Refer to Essex Co. National Bank. |
| " ..... " | GUILD, LUM & SOMMER. Attorneys for German National Bank. |
| ▲New Brunsw'k*† .Mid'sx | HOWARD A. REYNOLDS. |
| New Durham*†..Hudson | See Jersey City. |
| ▲Newton*† .....Sussex | Theodore Simonson. |
| Ocean City*†..Cape May | A. A. Howell. |
| Ocean Grove*†Monmouth | See Asbury Park. |
| Orange*† .....Essex | BLAKE & HOWE. |
| Oxford*†.....Warren | See Belvidere. |
| Palmyra*† ....Burlington | See Burlington. |
| Passaic*† ..... Passaic | JOHN T. VAN RIPER. |
| ▲Paterson*† ..... Passaic | JAMES G. BLAUVELT. |
| Paulsboro*†..Gloucester | See Woodbury. |
| Pemberton*†..Burlington | See Mt. Holly. |
| Penn Grove*†..... Salem | See Salem. |
| Pennington*†.... Mercer | T. D. Durling. |
| Perth Amboy*†Middlsex | JOSEPH E. STRICKER. |
| Phillipsburg*† .. Warren | I. Blair Kelley. |
| Plainfield*†.....Union | CHARLES A. REED. |
| Pleasantville*†..Atlantic | See Atlantic City. |
| Point Pleasant*†..Ocean | Thomas Curtis. |
| Princeton*†.....Mercer | FERGUS A. DENNIS. |
| Rahway*† .....Union | LESLIE LUPTON. |
| Raritan*† .....Somerset | See Somerville. |
| Redbank*†... Monmouth | EDMUND WILSON. |
| Ridgewood*†.....Bergen | Cornelius Doremus. |
| Riverside*†.. Burlington | See Burlington. |
| Rockaway*†..... Morris | John F. Stickle. |
| Rutherford*† ....Bergen | ADDISON ELY. |
| ▲Salem*†.....Salem | W. T. HILLIARD. |
| Seabright*†.. Monmouth | See Atlantic Highlands. |
| Sea Isle City*†..Cape May | Thos. W. Sudlum. |
| ▲Somerville*†...Somerset | JAMES J. BERGEN. |
| South Amboy*†Middlesx | See Perth Amboy. |
| South Orange*†. Essex | See Orange. |
| South River*† Middlesex | See New Brunswick. |
| Summit*†..... Union | WM. D. & L. A. GIBBY. |
| Swedesboro*†Gloucester | Edgar Shivers. |
| ▲Toms River*†.....Ocean | J. W. Carmichael. |
| Town of Union†..Hudson | See Hoboken. |
| ¶▲Trenton*†.....Mercer | WOODBURY D. HOLT. Collection a Specialty. |
| " ..... " | FRANCIS C. LOWTHORP. Attorney for Broad St. National Bank and R. G. Dun & Co. |
| Tuckerton*†..... Ocean | See Toms River. |
| Union*† .....Union | See Elizabeth. |
| Vincentown*† Burlingtn | See Mount Holly. |
| Vineland*†..Cumberland | HENRY S. ALVORD. |
| Washington*†... Warren | William A. Stryker. |
| Weehawken*†.... Hudson | See Hoboken. |
| Westfield*†..... Union | See Elizabeth. |
| West Hoboken*† Hudson | A. A. Rich. |
| West New York..Hudson | See Hoboken. |
| Woodbridge*† Middlesex | See Rahway. |
| ▲Woodbury*†..Gloucester | DAVID O. WATKINS. |
| Woodstown*†..... Salem | Enoch S. Fogg. |

## NEW MEXICO.

| | |
|---|---|
| ▲Alamogordo*●.....Otero | William A. Hawkins. |
| ▲Albuquerque*†Bernalillo | JOHNSTON & FINICAL. |
| ▲Aztec*.....San Juan | Robert C. Prewitt. |
| ▲Carlsbad*†..... .....Eddy | FREEMAN & CAMERON. |
| ▲Clayton*† .....Union | O. T. Toombs. |
| Deming*†.....Grant | S. M. Ashenfelter. |
| East LasVegas*†.SanMig'l | A. A. Jones |
| Eddy.....Eddy | See Carlsbad. |
| Gallup*†.....Bernalillo | L. L. Henry. |
| ▲Hillsboro*.....Sierra | A. B. Elliott. |
| ▲LasCruces*†. Donna Ana | S. B. Newcomb. |
| ▲LasVegas*†.. San Miguel | W. G. HAYDEN. |
| ▲Lincoln*.....Lincoln | E. W. HULBERT. |
| ▲Los Lunas*† ....Valencia | See Albuquerque. |
| Magdalena*†.... Socorro | See Socorro. |
| ▲Mora*.....Mora | See Las Vegas. |
| ▲PuertodeLuno*Guadalo'p | See Las Vegas. |
| Raton*†.....Colfax | CHARLES SPRINGER. |
| ▲Roswell*† .....Chaves | Alexander J. Nisbet. |
| SanMarcial*†....Socorro | See Socorro. |
| ¶▲Santa Fe*† ... Santa Fe | GEORGE W. KNAEBEL. |
| ▲Silver City*†.....Grant | BARNES & APPEL. |
| ▲Socorro*† .....Socorro | W. H. WINTER. |
| Springer*† .....Colfax | H. Seaberg. |
| ▲Taos*..... Taos | See Las Vegas. |
| ▲Tierra Amarilla.RioAr'ba | See Santa Fe. |
| Whiteoaks*.. ....Lincoln | Watson & Lund. |

## NEW YORK.

| Town and County. | Name. |
|---|---|
| Adams*†..... Jefferson | A. F. & T. F. Saunders. |
| Addison*†..... Steuben | DELMAR M. DARRIN. |
| Afton*† ..... Chenango | George A. Haven. |
| Akron*†..... Erie | Paxon & Paxon. |
| ¶▲Albany*†.....Albany | WILLIAM LANSING. Attorney for National Commercial Bank. |
| " ..... " | MONTIGNANI, MALLOBY & ELMENDORF. Attorneys for Mechanics & Farmers Bank. |
| " ..... " | ROSENDALE & HESSBERG. Refer to any in Albany. |
| ▲Albion*† ..... Orleans | SIGNOR & WAGE. |
| Alfred*.....Allegany | See Hornellsville. |
| Allegany*†..Cattaraugus | W. C. Overton. |
| Amenia*† .....Dutchess | George H. Swift. |
| Amityville*† .... Suffolk | S. P. Hildreth. |
| Amsterdam*†...Montg'y | NISBET & HANSON. |
| Andes*.....Delaware | B. Johnson. |
| Andover*† .....Allegany | CLAYTON L. EARLEY. |
| Angelica*† .....Allegany | D. D. Dickinson. |
| Antwerp*● .... Jefferson | John C. Trolan. |
| Arcade*† ..... Wyoming | G. A. Barnes. |
| ▲Argyle* .....Washington | John B. Conway. |
| Attica*† .....Wyoming | O. H. & W. E. Hopkins. |
| ▲Auburn*† .....Cayuga | AMASA J. PARKER. |
| Aurora*†.....Cayuga | John A. Hudson. |
| Avoca*†..... Steuben | E. W. Bozard. |
| Avon*† ..... Livingston | Wm. Carter. |
| Babylon*† .....Suffolk | J. R. Reid. |
| Bainbridge*†.. Chenango | George I. Skinner. |
| Baldwinsville*†.Onond'a | Fred. A. Marvin. |
| ▲Ballston Spa*†..Saratoga | JESSE S. L'AMOREAUX. |
| ▲Batavia*† ..... Genesee | ARTHUR E. CLARK. |
| ▲Bath*†..... Steuben | REUBEN R. LYON. |
| Bay Shore*†.....Suffolk | E. S. Monbray. |
| Belfast*†..... Allegany | See Angelica. |
| ▲Belmont*†.....Allegany | Reynolds, Brown & Reynolds. |
| Bergen*† ..... Genesee | See Batavia. |
| ▲Binghamton*† .. Broome | BABCOCK, SPERRY & VAN CLEVE. Refer to Strong State Bank and Susquehanna Valley Bank. |
| Bolivar*†..... Allegany | Curtis & Bliss. |
| Boonville*† ..... Oneida | B. A. Capron. |
| Brewster*†..... Putnam | A. J. Miller. |
| Brocton*†...Chautauqua | F. C. Lewis. |
| Brockport*† .... Monroe | DANIEL HOLMES. |
| Brookfield* ..... Madison | N. A. Crumb. |
| ▲Brooklyn*† ..... Kings | See New York City. |
| ▲Buffalo*† .....Erie | FREDERICK O. BISSELL, 110 Pearl Street (Dun Bldg.) Collections, commercial and real estate law especially. Refers to R. G. Dun & Co., Buffalo; City National Bank, Fidelity Trust & Guaranty Co., Thornton & Chester Milling Co., and Koerner & Hayes. |
| " ..... " | FRANK H. BUTTON, D. S. Morgan Bldg. References: The City Bank of Buffalo; D. Appleton & Co., N. Y. City. |
| " ..... " | DAY & SANDERS, 1200-1202 Prudential Bldg. Refer to Columbia National Bank. |
| " ..... " | CHAS. B. WHEELER, Erie Co. Savings Bank Bldg. General Practice in State and Federal Courts. |
| Caledonia*† . Livingston | D. C. Hebbard. |
| Cambridge*† Washingt'n | Westfall & Hill. |
| Camden*† ..... Oneida | P. H. FITZGERALD. |
| Campbell*† .....Steuben | See Corning. |
| Canajoharie*† ...Montg'y | H. L. Huston. |
| ▲Cananddaigua*† .Ontario | F. H. HAMLIN. |
| Canaseraga*† .. Allegany | D. H. Holliday. |
| Canastota*† .... Madison | A. O. Briggs. |
| Candor*† ..... Tioga | See Owego. |
| Canisteo*† ..... Steuben | Ell Soule. |
| ▲Canton*† ...St. Lawrence | ALMERON Z. SQUIRES. |
| Cape Vincent*†Jefferson | MORRIS E. LEE. |
| ▲Carmel*† ..... Putnam | George E. Anderson. |
| Carthage*†.....Jefferson | FRANK T. EVANS. |
| Castile*†.....Wyoming | E. B. Windsor. |
| Castleton*†...Rensselaer | B. W. Stryker. |
| ▲Catskill*† ..... Greene | OSBORN & BLOODGOOD. |
| Cattaraugus*†Catta'agus | D. E. Powell. |
| Cazenovia*† .... Madison | M. H. Kiley. |
| Champlain*† .... Clinton | W. H. Dunn. |
| Chateaugay*† .. Franklin | A. B. Cooney. |
| Chatham*† .... Columbia | McCLELLAN & DARDESS. |
| Cherryvl'k*†.Chaut'qua | E. M. Curtis. |
| Cherry Valley*† .Otsego | S. W. Barnum. |
| Chester*† ..... Orange | J. E. Mellick. |
| Chittenango*† .... Madison | Charles Kellogg. |
| Churchville*†.... Monroe | See Brockport. |
| Cincinnatus*●...Cortland | John H. Murray. |
| Clayton*† ..... Jefferson | W. H. REES. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Cleveland*•† .....Oswego | James Gallagher. |
| Clifton Springs*•†Ontario | E. A. Griffith. |
| Clinton*•† ..... Oneida | Martin & Ives. |
| Clyde*•† ..... Wayne | George W. Cowles. |
| Cobleskill*•†...Schoharie | C. H. Holmes. |
| Cohocton*•† .....Steuben | S. J. Depew. |
| Cohoes*•† .....Albany | HENRY A. STRONG. |
| Cold Spring*•† ...Putnam | W. H. Haldane. |
| Collegepoint*•† ....Queens | Wm. Sutter. |
| ▲Cooperstown*•†....Otsego | Charles T. Brewer. |
| Corning*•† .....Steuben | WM. J. TULLY. |
| Cornwall on H.*•†.Orange | Daniel E. Pope. |
| ▲Cortland*•† .....Cortland | DOUGHERTY & MILLER. |
| Coxsackie*•† .....Greene | See Catskill. |
| Crown Point*•† .....Essex | See Port Henry. |
| Cuba*•† .....Allegany | J. C. Leggett. |
| Dansville*•† ..Livingston | B. G. FOSS. |
| Dayton*•† ...Cattaraugus | N. M. Allen |
| ▲Delhi*•† .....Delaware | Wagner & Fisher. |
| Depew*•†.....Erie | See Lancaster. |
| Deposit*•† .....Broome | C. E. Scott. |
| Deruyter*•† .....Madison | W. E. Burdick. |
| Dobb'a Ferry *•†Westch'r | Townsend & McClelland. |
| Dolgeville*•†...Herkimer | Geo. P. Ward. |
| Dover Plains*•†.Dutchess | See Poughkeepsie. |
| Dundee*•† .....Yates | LEWIS J. WILKIN. |
| Dunkirk*•† ..Chautauqua | STEARNS & WARNER. |
| Earlville *•†.....Chenango | S. B. Cloyes. |
| East Aurora *•†.....Erie | FRANK R. WHALEY. |
| E. Bloomfield*† ..Ontario | See Canandaigua. |
| East Hampton*•†.Suffolk | See Sag Harbor. |
| E.•Randolph*Cattaraugus | Goodwill & Benson. |
| Edmeston*•† .....Otsego | U. G. Welch. |
| ▲Elizabethtown*† ...Essex | A. K. Dudley. |
| Ellenville*•† .....Ulster | G. G. & J. B. Keeler. |
| Ellicottville*•† Cattar'gus | J. O. CLARK. |
| Ellington*.... Chautauqua | See Jamestown. |
| ▲Elmira*•†.....Chemung | HEREN DEEN & MANDEVILLE. Attorneys for Merchants National Bank. |
| Erieville*•† .....Madison | See Morrisville. |
| Fairport*•†.....Monroe | See Rochester. |
| Farmer*•† .....Seneca | See Ovid. |
| Far Rockaway*•†.Queens | See Jamaica. |
| Fayetteville*•† Onondaga | Clarence Austin. |
| Fillmore*•† .....Allegany | R. L. Richardson. |
| Fishkill*•† .....Dutchess | See Poughkeepsie. |
| Fishkill on Hds'n*•†Dutc's | J. F. Schlosser. |
| Flushing*•† .....Queens | M. D. GOULD. |
| ▲Fonda*•† ....Montgomery | J. S. Sitterley. |
| Forestville*•† Chautauq'a | A. W. Hull |
| Fort Ann*•†. Washington | See Sandyhill. |
| Fort Edward*•†Wash'ton | A. D. Wait. |
| Fort Plain*•†Montgom'ry | D. C. Shults. |
| Frankfort*•†...Herkimer | H H. Ingham. |
| Franklin*†.....Delaware | L. F. Raymond. |
| Franklinville*•† Cattar'us | George E. Spring. |
| Fredonia*•† .Chautauqua | B. F. SKINNER. |
| Freeport*•† .....Nassau | George Wallace. |
| Friendship*•† ...Allegany | A. L. Elliott. |
| Fulton*•† .....Oswego | MEAD & STRANAHAN. |
| Fultonville*•†Montgom'y | R. B. Fish. |
| Gainesville*•†..Wyoming | See Warsaw. |
| ▲Geneseo*† .... Livingston | JOHN R. STRANG. |
| Geneva*•† .....Ontario | HAWLEY, NICHOLAS & HOSKINS. |
| Gilbertsville*† ....Otsego | See Cooperstown. |
| Glencove*•† .....Nassau | E. T. Payne. |
| Glens Falls*•† ....Warren | A. J. CHERITREE. |
| Gloversville*•† ....Fulton | BAKER & BURTON. |
| ▲Goshen*•†.....Orange | J W. GOTT. |
| Gouverneur*•†.St.Law'ce | Conger & Orvis. |
| Gowanda*•† .Cattaraugus | F. J. Blackman. |
| Granville*•† .Washington | S. E. Everets. |
| Greene*•† .....Chenango | M. F. Porter. |
| Greenport*•†.....Suffolk | LE ROY E. RAYNOR. |
| Greenwich*•† Washingt'n | C. C. Vankirk. |
| Groton*•†.....Tompkins | H. S. Hopkins. |
| Hamburg*•†.....Erie | Fayette Kelly. |
| Hamilton*•† .....Madison | Joseph Mason. |
| Hammondsport*•†.Steu'n | W. S. Drew. |
| Hancock*•†.....Delaware | Frank Taylor. |
| Hannibal*•† .....Oswego | D. D. Metcalf. |
| Havana.....Schuyler | See Watkins. |
| Haverstraw*•† .Rockland | THOMAS H. LEE. |
| Hempstead*• .....Nassau | A. R. Griffin. |
| ▲Herkimer*•† ...Herkimer | C. E. SNYDER. |
| Hermitage* ....Wyoming | See Warsaw. |
| Hobart*•†.....Delaware | Edward O'Connor. |
| Holland*•† .....Erie | See East Aurora. |
| Holland Patent*•† Oneida | W. J. Williams. |
| Holley*•† .....Orleans | H. O. Jones. |
| Homer*•† .....Cortland | E. L. Stone. |
| Honeoye Falls*•†.Monroe | C. A. Stuart. |
| Hoosick Falls*•† Rensse'r | GEO. E. & H. J. GREENE. |
| Hornellsville*•†..Steuben | BEARD & ALLEN. |
| Horseheads*•†...Chemung | D. C. Curtis. |
| ▲Hudson*•† .....Columbia | ISAAC N. COLLIER. |
| Hume* .....Allegany | E. E. & G. W. Harding. |
| Huntington*•† ...Suffolk | THOMAS YOUNG. |
| Ilion*•† .....Herkimer | Thomas & A. D. Richardson. |
| ▲Ithaca*•†.....Tompkins | MURRAY E. POOLE. |
| ▲Jamaica*•† .....Queens | WILLIAM W. GILLEN. |
| Jamestown*•† .Chautau'a | FOWLER & WEEKS. |
| ▲Johnstown*•† .....Fulton | FRED LINUS CARROLL. |
| Jordan*† .....Onondaga | John McLaughlin. |
| Keeseville*•† .....Essex | Hewitt & Wolcott. |
| Kinderhook*•† Columbia | Gerrit S. Collier. |
| ▲Kingston*•† .....Ulster | JOHN G. VAN ETTEN. |
| Lake Geo. Ass'bly*•Warren | See Glens Falls. |
| ▲Lake Pleasant*† Hamilton | See Northville. |
| Lancaster*•† .....Erie | H. B. Van Peyma. |
| Lansingburg*•†.Rensse'r | H. N. GREENE. |
| Leroy*•† .....Genesee | W. H. Smith. |
| Liberty*•†.....Sullivan | D. S. Hill. |
| Lima*•† .....Livingston | H. H. Thompson. |
| Littlefalls*•† .. Herkimer | FRED I. SMALL. |
| ▲Little Valley*•†.Cattar'us | Ernest H. Woodruff. |
| Livonia*•†.....Livingston | Charles Ward. |
| Locke*•†.....Cayuga | See Moravia. |
| ▲Lockport*•† ..... Niagara | W. H. & F. A. RANSOM. |
| Long Island City*•† Qu'ns | MANLEY & WADLEY. |
| ▲Lowville*•†.....Lewis | Fred. C. Schraub. |
| ▲Lyons*•†.....Wayne | DWIGHT S. CHAMBERLAIN. |
| Madrid*•....St. Lawrence | F. J. Merriman. |
| ▲Malone*•† .....Franklin | GILBERT & WELLS. |
| Mamaroneck*•†Weste'ter | See New Rochelle. |
| Marathon*•†.....Cortland | John H. Miller. |
| Margaretville*†.Delaware | A. P. Carpenter. |
| Massena*†...St. Lawrence | H. B. Chase. |
| Matteawan*•†.. Dutchess | S. K. Phillips. |
| ▲Mayville*•†.. Chautauqua | VAN DUSEN & MARTIN. |
| Mechanicsville*•†. Sarat'a | J. F. Terry. |
| Medina*•.....Orleans | Filkins & Coe. |
| Mexico*†..... Oswego | C. I. Miller. |
| Middleburg*•†. Schoharie | Dow Beekman. |
| Middleport*•†....Niagara | G. F. Thompson. |
| Middletown*•†....Orange | DILL & COX. |
| Milford*•† .....Otsego | J. V. Guernsey. |
| Millbrook*•† ... Dutchess | See Poughkeepsie. |
| Millerton*•†.... Dutchess | Collins Sheldon. |
| Mineola*•† .....Nassau | GEORGE B. STODDART. |
| Mohawk*•†.... Herkimer | James B. Rafter. |
| ▲Monticello*•†.... Sullivan | Timothy F. Bush. |
| Montour Falls*•†Schuyler | Frank Johnson. |
| Moravia*•†.....Cayuga | S. E. Day. |
| Morris*†.....Otsego | M. L. Bridges. |
| Morrisania*†.. New York | See New York City. |
| ▲Morrisville*•†... Madison | H. B. Coman. |
| Mt. Kisco*•† Westchester | See New Rochelle. |
| Mt. Morris*•†. Livingston | John M. Hastings. |
| Mt. Vernon*•†..Weste'ter | FRANK A. BENNETT. |
| Naples*•†.....Ontario | Lincoln & Lincoln. |
| Newark*•† ..... Wayne | M. I. Greenwood. |
| New Berlin*•†. Chenango | O. F. Matterson. |
| New Brighton*†. Richm'd | DE GROOT, RAWSON & STAFFORD. |
| Newburg*•†..... Orange | A. H. F. SEEGER. |
| ▲New City*•..... Rockland | See Spring Valley. |
| New Paltz*•†.....Ulster | J. N. Vanderlyn. |
| Newport*•†.... Herkimer | C. L. Fellows. |
| New Rochelle*•†Westch'r | LINCOLN G. BACKUS. |
| ▲New York City*•† N. Y'k | JOHN A. AMUNDSON, 146 Broadway. Corporation, surrogate, and general practice. Refers to National Park Bank. |
| " ..... " | BAGGOTT & RYALL, 309 Broadway. Counsel in bank and corporation matters. Refer to Importers & Traders Nat'l Bank |
| " ..... " | BOOTH & DEANE, 271 Broadway. General practice; commercial law and collections. Refer to National Shoe & Leather Bank. |
| " ..... " | BRIESEN & KNAUTH, 229 Broadway. Attorneys for Knauth, Nachod & Kuhne, bankers. |
| " ..... " | ELISHA K. CAMP, 135 Broadway General practice. Counsel for American Graphophone Co. and Columbia Phonograph Co. Reference: Nat. Bk. of the Republic |
| " ..... " | CARTER, HUGHES & DWIGHT Attorneys and counselors at law, 96 Broadway and 6 Wall St. (Numbers 150-160) Walter S. Carter, Charles E. Hughes, Edward F. Dwight, Arthur C. Rounds, Marshall B. Clarke, Geo W. Schurman, Carl A. Hansmann, Lindsay Russell, Thomas H Rothwell. Cable address, "Carswal" |
| " ..... " | DILL, BOMEISLER & BALDWIN, 27 Pine St. Attorneys for Seventh National Bank, N. Y., Lincoln National Bank, Boston. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital

| Town and County. | Name. |
|---|---|
| ▲New York City*† N. Y'k (*Continued.*) | LOUIS F. DOYLE, N. Y. TIMES BLDG. Attorney for National Park Bank of New York. |
| " ..... " | HASTINGS & GLEASON, 265 Broadway. General practice; commercial, insurance, corporation and banking. Counsel for the National Bank of the Republic. |
| " ..... " | THOMAS G. HILLHOUSE, 37 and 39 Wall St. Counsel for Metropolitan Trust Company. |
| " ..... " | M. S. & I. S. ISAACS, 27 Pine St. General practice. Attorneys for Columbia Bank. |
| " ..... " | JAY & CANDLER, 48 Wall St William Jay, counsel for Continental Trust Co. of N. Y Flamen B. Candler, N. Y., counsel for Second National Bank of Norwich, Conn. |
| " ..... " | GEORGE C. LAY, 100 Broadway Refers to National Shoe & Leather Bank. |
| " ..... " | MILLER, PECKHAM & DIXON, 80 Broadway. Attorneys for Union Trust Co. of New York. Guaranty Trust Co. of New York, Bank of New York N B. A |
| " ..... " | CHARLES EDGAR MILLS, 115 Broadway. Commissioner for all States and Territories. Taking depositions for State courts a specialty. Acknowledgments. affidavits, etc. |
| " ..... " | MILRON W. NEAL, 115 Broadway. General practice. Reference: W. N. Coler & Co., bankers, 32 Nassau St. |
| " ..... " | REED, SIMPSON, THACHER & BARNUM, 10 Wall St. Attorneys for the Chase National Bank. |
| " ..... " | SETH B. ROBINSON, 203 Broadway. Refers to Chase National Bank. Attorney for Merchants Exchange National Bank. |
| Niagara Falls*†. Niagara | DUDLEY, GRAY & HIGHLAND |
| Nineveh*† ..... Broome | See Deposit. |
| North Collins*† ..... Erie | E. R. Sherman. |
| North Granville* Wash'n | Samuel Thomas. |
| Northport*† ..... Suffolk | C. B. Partridge. |
| N. Tonawanda*† .Niagara | WARNER & LINDSAY. |
| Northville*† ..... Fulton | Lee S. Anibal. |
| ▲Norwich*† ..... Chenango | GEO. W. RAY. |
| Norwood*†. St. Lawrence | Willis J. Fletcher. |
| Nunda*† ..... Livingston | E. C. Olney. |
| Nyack*† ..... Rockland | See Haverstraw. |
| Oakfield*†. ..... Genesee | B. F. Hawes. |
| Ogdensburg*†St. L'w'nce | MALBY & LUCEY. |
| Olean*† ..... Cattaraugus | CARY, RUMSEY & HASTINGS. |
| Oneida*† ..... Madison | H. W. COLEY |
| Oneonta*† ..... Otsego | George M Bristol. |
| ▲Oswego*† ..... Oswego | COON & BENTLEY. |
| ▲Ovid*† ..... Seneca | Benjamin Franklin |
| ▲Owego*† ..... Tioga | CLARK & TRUMAN. |
| Oxford*† ..... Chenango | W. H. Hyde. |
| Oyster Bay*† ..... Nassau | Herbert I. Fordham. |
| Painted Post*† .. Steuben | See Corning. |
| Palmyra*† ..... Wayne | H. R. DUNKEE. |
| Parish*† ..... Oswego | H. D. Nutting. |
| Patchogue*† ..... Suffolk | Walter H. Jaycox. |
| Pawling*† ..... Dutchess | W. Downing. |
| Peekskill *† Westchester | LENT & HERRICK. |
| ▲Penn Yan*† ..... Yates | JOHN T. KNOX. |
| Perry*† ..... Wyoming | Morris A. Lovejoy. |
| Phelps*† ..... Ontario | Samuel S. Partridge. |
| Philadelphia*†. Jefferson | J. F. Larue. |
| Phœnix*† ..... Oswego | A. J. BROWN. |
| Pike* ..... Wyoming | G. S. Van Gorder. |
| Pine Plains*† .. Dutchess | Frank Eno. |
| ▲Plattsburg*† ..... Clinton | RILEY & HEALEY. |
| Poland*† ..... Herkimer | Milton Howe. |
| Port Chester*† W'stch't'r | JEROME A. PECK. |
| Port Henry*† ..... Essex | Rowe & Pyrke. |
| Port Jefferson*†. Suffolk | Thomas J Ritch, Jr. |
| Port Jervis*† ..... Orange | WILLIAM H. CRANE. |
| Potsdam*† .St. Lawrence | A. X. Parker. |
| ▲Poughkeepsie*† Dutchess | CHARLES F. COSSUM. |
| Prattsburg*• ..... Steuben | James Flaherty. |
| Pulaski*† ..... Oswego | Irving G. Hubbs. |
| Randolph*†. Cattaraugus | Crowley & Terry. |
| Redcreek*† ..... Wayne | C. O. Peterson. |
| Red Hook*† ..... Dutchess | J. W. Elseffer. |
| Rensselaer•... Rensselaer | See Troy. |
| Rhinebeck*† ..... Dutchess | A. Lee Wager. |
| Richfield Springs*†O'ego | J D. Reed. |
| ▲Richmond*† ..... Richmond | See New York City. |
| Richmondville*† .. S'h'rie | E. A. Dox. |
| Ripley*† ..... Chautauqua | See Jamestown. |
| ▲Riverhead*† ..... Suffolk | ERNEST W. TOOKER. |
| ▲Rochester*† ..... Monroe | ELBRIDGE L. ADAMS. Refers to Bank of Monroe; Trust and Safe Deposit Co.; Central Bank, and Monroe Co. Sav. Bank. |
| " ..... " | HENRY G. DANFORTH. Refers to The Mutual Life Ins. of N.Y.; Powers Bank and Union Bank, Rochester. |
| Rockville Center*† Nas'u | John Lyon. |
| Rome*† ..... Oneida | A. DELOS KNEELAND. |
| Rondout*† ..... Ulster | JOHN G. VAN ETTEN. |
| Roslyn*† ..... Nassau | Eastman & Eastman. |
| Rushford*† ..... Allegany | R. B. Lanning. |
| Sag Harbor*† ..... Suffolk | George C. Raynor. |
| Salamanca*† Cat'raugus | ANSLEY & SPENCER. |
| Salem*† ..... Washington | Fred Fraser. |
| Sandycreek*• ..... Oswego | U. Bartlett. |
| Sandyhill*† ..... Wash'ton | D. J. Sullivan. |
| Saranac Lake*† Franklin | A. K. BOTSFORD. |
| Saratoga Spr'gs*•Sarat'ga | C. S. & C. C. LESTER. |
| Saugerties*† ..... Ulster | M. F. KENNEY. |
| Sayville*† ..... Suffolk | See Patchogue. |
| ▲Schenectady*† .Sc'n't'dy | EVERETT SMITH. |
| Schenevus*† ..... Otsego | Graham & Baldwin. |
| ▲Schoharie*† ... Schoharie | C. W. Hinman. |
| Schuylerville*†. Saratoga | W E. Bennett. |
| Scio*† ..... Allegany | See Wellsville. |
| Seneca Falls*† ..... Seneca | HAMMOND & HAMMOND. |
| Sherburne*† ... Chenango | Charles A. Fuller. |
| Sherman*† .. Chautauqua | See Jamestown. |
| Shortsville*† ..... Ontario | W. C. Ellis. |
| Sidney*† ..... Delaware | WILLIAM THORP. |
| Silver Creek*†. Ch'ta'qua | C. G. Babcock. |
| Sinclairville*†. Ch'ta'qua | O. Edson. |
| Sing Sing*†. Westchester | STUART BAKER. |
| Skaneateles*†. Onondaga | C. R. Milford. |
| Sodus*† ..... Wayne | R. C. Reede. |
| Southampton*† ... Suffolk | Henry H. Chatfield. |
| Southold*† ..... Suffolk | Albert C. Case. |
| Spencer*† ..... Tioga | C. O. Seaburg. |
| Springville*† ..... Erie | E. A. Scott. |
| Stamford*† ..... Delaware | C. L. Andrus. |
| Stapleton*† ..... Richmond | JOHN WIDDECOMBE. |
| St. Johnsville*† Mg'm'ry | Charles A. Stone. |
| Stockton* ..... Chautauqua | See Dunkirk. |
| Suspension Bridge*†N'g'a | See Niagara Falls |
| ▲Syracuse*† ..... Onondaga | KNAPP, NOTTINGHAM & ANDREWS. Reference: James J. Belden, President of Robert Gere Bank. |
| " ..... " | WILSON, COBB & RYAN. Refer to Merchants National Bk. |
| Tarrytown*† Westchest'r | H. C. GRIFFIN. |
| Theresa*† ..... Jefferson | C. A. Van Allen. |
| Ticonderoga*† ..... Essex | H. D. Hoffnagle. |
| Tonawanda*† ..... Erie | Harrington & Premus. |
| ▲Troy*† ..... Rensselaer | DAVENPORT & HOLLISTER. Attorneys for Mutual National Bank. |
| " ..... " | CHARLES I. WEBSTER. Commercial litigation and collections a specialty. |
| Trumansburg*† .Tom'k's | J. A. Milne. |
| Truxton*† ..... Cortland | A. L. Kenney. |
| Unadilla*† ..... Otsego | See Oneonta. |
| Union Springs*†. Cayuga | Arthur M. Seekel. |
| ▲Utica*† ..... Oneida | CHARLES G. IRISH. Attorney for First National Bank. |
| " ..... " | MILLER, FINCKE & BRANDEGEE. Attorneys for the Oneida National, Second National, and the Savings Bank of Utica. |
| " ..... " | RISLEY & LOVE. Attorneys for Fidelity & Deposit Co. of Maryland. Reference: Any bank in Utica. |
| Vernon*† ..... Oneida | S. S. Judson. |
| Victor*† ..... Ontario | Ellis A. Griffith. |
| Walden*† ..... Orange | A. S. Embler. |
| Walton*† ..... Delaware | Fanacer & White. |
| Wappinger's Falls*†Duc's | George Wood. |
| Warrensburg*† .. Warren | L. E. REOUX. |
| ▲Warsaw*† ..... Wyoming | BOTSFORD & BOTSFORD. |
| Warwick*† ..... Orange | F. V. Sanford. |
| Waterford*† ..... Saratoga | F. A. Martin. |
| ▲Waterloo*† ..... Seneca | FREDERICK L. MANNING. |
| ▲Watertown*† .. Jefferson | WALTS & PITCHER. |
| Waterville*† ..... Oneida | L. P. Fuess. |
| Watervliet ..... Albany | See Troy. |
| ▲Watkins*† ..... Schuyler | CHARLES M. WOODWARD. |
| Waverly*† ..... Tioga | F. E. HAWKES. |
| Wayland*† ..... Steuben | Clark & Pratt. |
| Weedsport*† ..... Cayuga | A. W. Shurtleff. |
| Wellsville*† ..... Allegany | CHURCH & CHURCH. |
| Westchester*† W'chester | See New Rochelle. |
| Westfield*† .Chautauqua | H. C. Kingsbury. |
| W. New Brighton*†. R'c'd | DE GROOT, RAWSON & STAYFORD. |
| West Troy*† ..... Albany | V. J. Oothout. |
| West Winfield*† H'kimer | M. M. Crandall. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Whitehall*†..Washington | A. D. BARTHOLOMEW. |
| ▲White Plains*†W'chester | ROBERT E. FARLEY. |
| Williamson*†.....Wayne | Jacob Brower. |
| Wolcott*†.....Wayne | E. H. Kellogg. |
| Woodhaven*†...Queens | Wm. F. Wykoff. |
| Worcester*†.....Otsego | Holmes & Waterman. |
| Yonkers*†..Westchester | R. E. & A. J. PRIME. |

## NORTH CAROLINA.

| Town and County. | Name. |
|---|---|
| ▲Albemarle*†.....Stanly | J. M. Brown. |
| Ansonville .....Anson | See Wadesboro. |
| ▲Ashboro*†.....Randolph | WILLIAM C. HAMMER. |
| ▲Asheville*†...Buncombe | CHARLES A. MOORE. |
| Aurora*.....Beaufort | See Washington. |
| ▲Bakersville*..... Mitchell | J. H. Greene. |
| ▲Bayboro*.....Pamlico | See Newbern. |
| ▲Beaufort*†.....Carteret | C. R. THOMAS. |
| ▲Boone*.....Watauga | E. S. Caffey. |
| ▲Brevard*.....Transylvania | W. B. Duckworth. |
| ▲Bryson City*†.....Swain | Bryson & Black. |
| ▲Burgaw*†.....Pender | R. G. Grady. |
| Burlington*†..Alamance | Charles E. McClean. |
| ▲Burnsville*.....Yancey | McElroy & Moore. |
| ▲Camden*.....Camden | C. M. Ferebee. |
| ▲Carthage*†.....Moore | F. W. J. ADAMS. |
| Chapel Hill*†.... Orange | T. H. Long. |
| ▲Charlotte*† Mecklenberg | CLARKSON & DULS. Refer to First National Bank. |
| Clayton*†.....Johnston | See Raleigh. |
| ▲Clinton*†..... Sampson | Lee & Butler. |
| ▲Columbia*.....Tyrrell | T. H. Woodley. |
| ▲Columbus*.....Polk | See Hendersonville. |
| ▲Concord*†.....Cabarrus | MONTGOMERY & CROWELL. |
| ▲Currituck† .... Currituck | W. R. Gordon. |
| ▲Dallas*†..... Gaston | O. F. Mason. |
| ▲Danbury*..... Stokes | A. H. Joyce. |
| ▲Dobson*..... Surry | T. W. Folger. |
| Dunn*†..... Harnett | J. C. Clifford. |
| ▲Durham*†..... Durham | BOONE & BRYANT. |
| ▲Edenton*†..... Chowan | Pruden & Pruden. |
| ▲Elizabeth City*†.Pasqu'k | E. F. LAMB. |
| ▲Elizabethtown*†.. Bladen | R. S. White. |
| Elm City*†.....Wilson | See Wilson. |
| Enfield*†..... Halifax | David Bell. |
| ▲Fayetteville*† .. Cumb'd | J. C. & S. H. MacRAE. |
| ▲Franklin*..... Macon | Jones & Johnson. |
| Gastonia*†..... Gaston | A. G. Manguin. |
| ▲Gatesville*..... Gates | L. L. Smith. |
| ▲Goldsboro*†..... Wayne | ALLEN & DORTCH. |
| ▲Graham*† .... Alamance | E. S. Parker. |
| ▲Greensboro*†.. Guilford | A. M. SCALES. |
| ▲Greenville*†..... Pitt | Jarvis & Blow. |
| ▲Halifax*†..... Halifax | Thomas H. Hill. |
| ▲Hayesville*..... Clay | M. R. Kimsey. |
| ▲Henderson*†..... Vance | T. T. HICKS. |
| ▲Henders'nville*† Hend'n | W. A. Smith. |
| ▲Hertford*†...Perquimans | See Edenton. |
| Hickory*†..... Catawba | Thomas M. Hufham. |
| High Point*†...Guilford | E. D. STEELE. |
| ▲Hillsboro*†..... Orange | John W. Graham. |
| ▲Jackson*...Northampton | R. B. Peebles. |
| ▲Jacksonville*†...Onslow | Frank Thompson. |
| ▲Jefferson*..... Ashe | J. W. Todd. |
| Jonesboro*†..... Moore | W. E. Murchison. |
| ▲Kenansville*..... Duplin | H. R. Kooncgay. |
| Kings Mountain*†Clevl'd | See Gastonia. |
| ▲Kinston*†.....Lenoir | W. D. POLLOCK. |
| La Grange*†..... Lenoir | H. B. Parker. |
| Laurinburg*†. Richmond | Maxcy L. John. |
| Leaksville*†Rockingham | See Reidsville. |
| ▲Lenoir*†..... Caldwell | Edmund Jones. |
| ▲Lexington*†... Davidson | F. C. ROBBINS. |
| ▲Lillington..... Harnett | O. J. Spears. |
| ▲Lincolnton*†.... Lincoln | A. L. Quickel. |
| Littleton*†..... Halifax | S. G. Daniel. |
| ▲Louisburg*†.... Franklin | T. W. Beckett. |
| ▲Lumberton*†... Robeson | McLean & McLean. |
| Madison*†. Rockingham | C. O. McMichael. |
| ▲Manteo*.....Dare | J. M. Gray. |
| Marion*†..... McDowell | E. J. Justin. |
| ▲Marshall*†..... Madison | J. A. Hendrick. |
| Milton*†..... Caswell | L. M. Warlick. |
| ▲Mocksville*†.....Davie | E. L. Gaither. |
| ▲Monroe*†.....Union | R. R. Redwine. |
| ▲Morganton*†.....Burke | Avery & Ervin. |
| Mountairy*†.....Surry | Carter & Lewellyn. |
| ▲Murphy*†.....Cherokee | R. L. Cooper. |
| ▲Nashville*†..... Nash | R. A. P. Cooley. |
| ▲Newbern*†..... Craven | O. H. GUION. |
| ▲Newton*†..... Catawba | W. B. Gaither. |
| No. Wilkesboro*†. Wilkes | See Wilkesboro. |
| ▲Oxford*†.....Granville | HICKS & MINOR. |
| Pilotmountain*†....Surry | Holcomb & McGuffin. |
| ▲Pittsboro*†.....Chatham | H. A. London. |
| ▲Plymouth*†. Washington | H. S. Ward. |
| ¶▲Raleigh*†..... Wake | A. B. ANDREWS, JR. Local counsel for Southern Railway Co. Refers to Citizens Nat. Bk. |
| ¶▲Raleigh*† ..... Wake (*Continued.*) | JOHN W. HINSDALE, 31 years at the bar. References: The H. K. Claflin Co., R. G. Dun & Co., The J. M. Bradstreet Co., New York; any bank, or judge, or State officer in N. C. |
| Reidsville*† Rockingham | JOHNSTON & JOHNSTON. |
| ▲Robbinsville*.... Graham | T. A. Morphew. |
| ▲Rockingham*†Richmond | MORRISON & WHITLOCK. |
| Rocky Mount*†Edg'mbe | WOODARD & THORP. |
| ▲Roxboro*†..... Person | Kitchin & Kitchin. |
| ▲Rutherfordton*†Ruth'fd | S. Gallert. |
| Salem*†.....Forsyth | See Winston-Salem |
| ▲Salisbury*†..... Rowan | L. H. CLEMENT. |
| Sanford*†..... Moore | A. L. McNeill. |
| Scotland Neck*†. Halifax | Claud Kitchen. |
| ▲Shelby*†.....Cleveland | Webb & Webb. |
| ▲Smithfield*†.... Johnston | E. W. Pon. |
| ▲Snowhill*..... Greene | L. V. Morrill. |
| Southern Pines*†. Moore | J. McN. Johnson. |
| ▲Southport*†...Brunswick | See Wilmington. |
| ▲Sparta*..... Alleghany | R. A. Doughton. |
| Spring Hope*†..... Nash | See Nashville. |
| ▲Statesville*†..... Iredell | ARMFIELD & TURNER. |
| ▲Swanquarter..... Hyde | S. S. Mann. |
| ▲Tarboro*†...Edgecombe | G. M. T. Fountain. |
| ▲Taylorsville*† Alexander | A. C. McIntosh. |
| Thomasville*†. Davidson | See Lexington. |
| ▲Trenton*..... Jones | See Jacksonville. |
| ▲Troy*†..... Montgomery | See Ashboro. |
| ▲Wadesboro*† ..... Anson | Bennett & Bennett. |
| ▲Warrenton*† .... Warren | H. A. Bond. |
| ▲Washington*†..Beaufort | B B. NICHOLSON. |
| Waxhaw*†..... Union | R. L. Stevens. |
| ▲Waynesville*† Haywood | Ferguson & Ferguson. |
| ▲Webster* ..... Jackson | Walter E. Moore. |
| Weldon*†..... Halifax | Mullen & Daniel. |
| ▲Wentworth* Rockingham | See Reidsville. |
| ▲Whiteville*†.. Columbus | Wishart & Frazier. |
| ▲Wilkesboro*†..... Wilkes | T. B. FINLEY. |
| ▲Williamston*† ... Martin | Wheeler Martin. |
| ▲Wilmington*† No. Han'er | JOHN D. BELLAMY. Attorney for Atlantic Nat. Bank. |
| ▲Wilson*†..... Wilson | S. G. NEWBORN. |
| ▲Windsor*..... Bertie | F. D. Winston. |
| ▲Winston-Salem*†Forsyth | EUGENE E. GRAY. |
| ▲Winton*†.....Hertford | George Cowper. |
| ▲Yadkinville..... Yadkin | Holton & Reece. |
| ▲Yanceyville*..... Caswell | Johnson & Johnson. |
| Youngsville*† . Franklin | See Raleigh. |

## NORTH DAKOTA.

| Town and County. | Name. |
|---|---|
| Abercrombie*† Richland | E. A. Munger. |
| Anamoose.....McHenry | See Towner. |
| Aneta*†.....Nelson | See Lakota. |
| Ardoch*†.....Walsh | See Minto. |
| ▲Ashley* ..... McIntosh | A. W. Clyde. |
| Bathgate*†..... Pembina | W. J. Burke. |
| Bisbee*.....Towner | See Canoo. |
| ¶▲Bismarck*†... Burleigh | F. H. REGISTER. |
| ▲Bottineau*†... Bottineau | A. G. BURR. |
| Bowbells*†..... Ward | See Towner. |
| Bowdon..... Wells | See Harvey. |
| Braddocke..... Emmons | See Williamsport. |
| Buffalo*†..... Cass | See Fargo. |
| Buxton*†..... Traill | See Hillsboro. |
| Caledonia*..... Traill | See Hillsboro. |
| ▲Cando*†..... Towner | FRANK D. DAVIS. |
| ▲Carrington*†..... Foster | R. A. BILL. |
| Casselton*†..... Cass | See Fargo. |
| Cavalier*†..... Pembina | See St. Thomas. |
| Christine*† .... Richland | See Wahpeton. |
| Church's Ferry*†Ramsey | See Devil's Lake. |
| Clifford*† ..... Traill | See Mayville. |
| Conway*† ..... Walsh | See Grafton. |
| ▲Cooperstown*† .. Griggs | DAVID BARTLETT. |
| Courtenay*†...Stutsman | J. C. Parks. |
| Crary*†..... Ramsey | Edgar Anderson. |
| Crystal*†..... Pembina | See St. Thomas. |
| Cumings*†..... Traill | See Hillsboro. |
| Davenport*† ..... Cass | See Fargo. |
| Dazey*† ..... Barnes | See Valley City. |
| Delamere..... Sargent | See Milnor. |
| ▲Devil's Lake*†...Ramsey | BRENNAN & KENNEDY. |
| ▲Dickinson*†..... Stark | JAMES G. CAMPBELL. |
| Drayton*†..... Pembina | Robert Ferguson. |
| Dresden..... Cavalier | See Langdon. |
| Edgeley*†..... La Moure | C. W. Fellows. |
| Edinburg*†..... Walsh | See Park River. |
| ▲Ellendale*†..... Dickey | JAMES M. AUSTIN. |
| Emerado*†. Grand Forks | See Grand Forks. |
| Enderlin*†..... Ransom | Fred Underwood. |
| Fairmount*†.... Richland | Charles A. Tuttle. |
| ▲Fargo*†..... Cass | NEWMAN, SPALDING & STAMBAUGH. Attorneys for First Nat. Bk. & Merchants State Bk. |
| ▲Fessenden*†..... Wells | M. E. Wilson. |
| Fingal*†..... Barnes | Thomas Casey. |
| Finley*†..... Steele | F. W. Ames. |
| Forest River*†.... Walsh | See Grafton. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

| Town and County. | Name. |
|---|---|
| ▲Forman*•† ..... Sargent | BISHOP, GRONER & McKENZIE. |
| Gilby*•† ..... Grand Forks | See Grand Forks. |
| Glenullin* ..... Morton | See Dickinson. |
| ▲Grafton*•† ..... Walsh | J. K. GRAY. |
| ▲Grand Forks*•† Gr'd F'ks | GEORGE A. BANGS. Attorney for the city of Grand Forks. Refers to any bank in Grand Forks |
| " ..... " | COCHRANE & CORLISS. Refer to the Union Nat Bank. |
| " ..... " | BURKE CORBET. Reference: First National Bank. |
| Grandin*•† ..... Cass | See Fargo. |
| Hamilton*•† .... Pembina | See St. Thomas. |
| Hankinson*•† ... Richland | J. B. Taylor. |
| Hannah*† ..... Cavalier | C. B. McMillan. |
| Harvey*•† ..... Wells | OTTO GRETHEN. |
| Hatton*•† ..... Traill | See Hillsboro. |
| Hebron*•† ..... Morton | See Mandan. |
| ▲Hillsboro*•† ..... Traill | CARMODY & LESLIE. |
| Hope*•† ..... Steele | C. S. SHIPPY. |
| Hunter*•† ..... Cass | See Fargo. |
| Inkster*•† ... Grand Forks | See Grand Forks. |
| ▲Jamestown*•† . Stutsman | S. E. ELLSWORTH. |
| Kenmare*† ..... Ward | See Minot. |
| Kindred*•† ..... Cass | See Fargo. |
| Kulm*•† ..... Lamoure | J. B. Sharpe. |
| ▲Lakota*•† ..... Nelson | A. E. SHEETS. |
| ▲Lamoure*•† .... Lamoure | R. W. S. Blackwell. |
| ▲Langdon*•† ..... Cavalier | J. C. Monnet. |
| Larimore*•† . Grand Forks | J. D. Campbell. |
| Leeds*•† ..... Benson | E. Berglund. |
| Lidgerwood*•† .. Richland | A. L. Parsons. |
| Linton* ..... Emmons | See Williamsport. |
| ▲Lisbon*•† ..... Ransom | H. DOHERTY. |
| ▲Mandan*•† ..... Morton | E. C. Rice. |
| Mayville*•† ..... Traill | F. W. Ames. |
| ▲Medora*† ..... Billings | See Dickinson. |
| Michigan* ..... Nelson | W. H. Smith. |
| Milnor*•† ..... Sargent | O. S. Senn. |
| Milton*•† ..... Cavalier | Thompson & Gibson. |
| ▲Minnewaukon*•†. Benson | O. D. Comstock. |
| Minot*•† ..... Ward | James Johnson. |
| Minto*•† ..... Walsh | H. C. DePUY. |
| Monango*•† ..... Dickey | See Ellendale. |
| ▲Napoleon* ..... Logan | See Kulm. |
| Neche*•† ..... Pembina | See Bathgate. |
| ▲New Rockford*•† ... Eddy | MADDUX & HAMBECHT. |
| New Salem* ..... Morton | See Mandan. |
| Northwood*•† Grand F'ks | M. V. LINWELL. |
| Oakes*•† ..... Dickey | George H. Fay. |
| Omemee*• ..... Bottineau | See Towner. |
| Osnabrock*•† ... Cavalier | See Milton. |
| Page*•† ..... Cass | See Fargo. |
| Park River*•† ..... Walsh | G. W. Young. |
| ▲Pembina*•† ..... Pembina | W. J. Kneeshaw. |
| Portland*•† ..... Traill | G. A. White. |
| Reynolds*•†. Grand Forks | See Grand Forks. |
| ▲Rolla*•† ..... Rolette | John Burke. |
| ▲Rugby*•† ..... Pierce | L. N. Torson. |
| ▲Sanger ..... Oliver | See Bismarck. |
| Sheldon*•† ..... Ransom | C. A. Gram. |
| ▲Sherbrooke* ..... Steele | George Murray. |
| Sheyenne*† ..... Eddy | See Rockford. |
| ▲Stanton ..... Mercer | See Mandan. |
| ▲Steele*•† ..... Kidder | See Bismarck. |
| St. Thomas*•† ... Pembina | G. S. Hager. |
| Thompson*•† Grand F'rks | See Grand Forks. |
| Tower City*•† ..... Cass | See Fargo. |
| ▲Towner*•† ..... McHenry | GEORGE W. POAGUE. |
| ▲Valley City*•† ..... Barnes | BURKE & LINDLAND. |
| ▲Wahpeton*•† .... Richland | F. B. LAMBERT. |
| Walhalla*• ..... Pembina | T. D. Stack. |
| ▲Washburn* ..... McLean | E. A. Lamb. |
| Wheatland*•† ..... Cass | See Fargo. |
| ▲Williamsport* .. Emmons | H. A. Armstrong. |
| ▲Williston*•† ..... Williams | R. H. Copeland. |
| Willow City*•†. Bottineau | See Towner |
| Wimbledon*•† .... Barnes | See Valley City. |
| Wishek• ..... McIntosh | Wishek & Guy. |
| Wyndmere*† ..... Richland | See Milnor. |

## OHIO.

| Town and County. | Name. |
|---|---|
| Ada*•† ..... Hardin | Clark, Axline & Fess. |
| ▲Akron*•† ..... Summit | OTIS & OTIS. Refer to any bank in Akron. |
| Alliance*•† ..... Stark | J. W. CRANE. |
| Andover*•† .... Ashtabula | F. J. Bishop. |
| Ansonia*•† ..... Darke | See Greenville. |
| Antioch* ..... Monroe | See Woodsfield. |
| Antwerp*•† ..... Paulding | M. A. Wert. |
| Arcanum*•† ..... Darke | J. B. Mundhuck. |
| Archbold*•† ..... Fulton | August Ruihley. |
| Arlington*•† .... Hancock | See Dunkirk. |
| ▲Ashland*•† ..... Ashland | CAMPBELL & SEMPLE. |
| Ashley*•† ..... Delaware | See Delaware. |
| Ashtabula*•† ... Ashtabula | HOYT & MUNSELL. |
| Ashtabula Har.† Ash'bula | See Ashtabula. |
| Ashville*•† ..... Pickaway | G. W. Morrison. |
| ▲Athens*•† ..... Athens | GROSVENOR, JONES & WORSTELL. |
| Attica*•† ..... Seneca | Lester Sutton. |
| Bainbridge*•† ..... Ross | J. G. Whitaker. |
| Barberton*•† ..... Summit | CHARLES AMMERMAN. |
| Barnesville*•† ... Belmont | C. J. Howard. |
| Basil*•† ..... Fairfield | E. F. Holland. |
| ▲Batavia*•† ..... Clermont | Frazier & Hicks. |
| Beach City*•† ..... Stark | See Alliance. |
| Bedford*•† .... Cuyahoga | See Cleveland. |
| Bellaire*•† ..... Belmont | J. A. GALLAHER. |
| Belle Centre*•† .... Logan | See Bellefontaine. |
| ▲Bellefontaine*•† ... Logan | A. JAY MILLER. |
| Bellevue*•† .... Sandusky | J. B. Miller. |
| Bellville*•• ..... Richland | Andrew Stevenson. |
| Belmont*•† ..... Belmont | See St. Clairsville. |
| Berea*•† ..... Cuyahoga | G. A. HUBBARD. |
| Bergholz*• ..... Jefferson | John J. Watson. |
| Berlin Heights*•† .... Erie | F. E. Conner, Jr. |
| Beverly*† .... Washington | J. C. Preston. |
| Blanchester*•† .... Clinton | P. SAVAGE. |
| Bloomdale*•† ..... Wood | E. D. Bloom. |
| Bloomingburg*•† Fayette | Humphrey Jones. |
| Bloomville*•† ..... Seneca | J. R. Wilson. |
| Bluffton*•† ..... Allen | A. J. Owens. |
| Botkins*•† ..... Shelby | See Sidney. |
| Bowersville* ..... Greene | C. S. Perkins. |
| ▲Bowling Green*•† .. Wood | BALDWIN & HARRINGTON. |
| Bradford*† ..... Miami | W. Vermillion. |
| Bradner*•† ..... Wood | See Bowling Green. |
| Bremen*•† ..... Fairfield | J. F. THOMPSON. |
| Bridgeport*•† ... Belmont | Driggs & Heinlein. |
| Brooklyn*•† .... Cuyahoga | See Cleveland. |
| Brookville*•† Montg'mery | See Miamisburg. |
| ▲Bryan*•† ..... Williams | M. M. BOOTHMAN. |
| ▲Bucyrus*•† ..... Crawford | EDWARD VOLLRATH. |
| Burton*† ..... Geauga | George W. Jacques. |
| Butler*•† ..... Richland | W. W. Scott. |
| ▲Cadiz*•† ..... Harrison | D. A. HOLLINGSWORTH. |
| ▲Caldwell*•† ..... Noble | W. C. Okey. |
| Caledonia*•† ..... Marion | See Marion. |
| ▲Cambridge*•† .. Guernsey | MATTHEWS & HEADE. |
| Camden*•† ..... Preble | F. G. Shuey. |
| Canal Dover*•† Tus'rawas | J. A. HOSTETLER. |
| Canal Fulton*•† ..... Stark | A. J. Kittinger. |
| Canal Winchester*•† Fr'in | W. H. Lane. |
| Canfield*•† ..... Mahoning | See Youngstown. |
| ▲Canton*•† ..... Stark | JOHN H. SPONSELLER. |
| Cardington*•† ..... Morrow | W. P. Vaughan. |
| Carey*•† ..... Wyandot | H. G. Chambers. |
| ▲Carrollton*•† ..... Carroll | FIMPLE & McDONALD. |
| Cedarville*•† ..... Greene | Robert Hood. |
| ▲Celina*•† ..... Mercer | H. A. MILLER. |
| Centerburg*•† ..... Knox | W. O. Bowers. |
| Chagrin Falls*•†. Cuy'oga | E. P. Wilmot. |
| ▲Chardon*•† ..... Geauga | METCALFE & KING. |
| Chicago* ..... Huron | William G. Burwell. |
| ▲Chillicothe*•† ..... Ross | VANMETER & CUNNINGHAM. |
| ▲Cincinnati*•† ... Hamilton | L. C. BLACK, St. Paul Bldg. Refers to National Lafayette Bank, or to any bank in Cincinnati. |
| " ..... " | WM. E. BROOKS, Carlisle Bldg. References given on application. Long distance telephone. |
| " ..... " | ERNST & CASSATT, 1st Nat. Bk. Bldg. Reference: Third National Bank. |
| " ..... " | ERNST & STEINBERG. References: Equitable National Bk., and S. Kuhn & Sons. |
| " ..... " | FURBER & JACKSON, Carlisle Bldg. Refer to Merchants National Bank. |
| " ..... " | CHARLES J. HUNT, Allen Bldg. References: Second Nat. Bank. |
| " ..... " | LITTLEFORD, MORRIS & BALLARD, Johnston Bldg. Refer to the Market National and the Third National banks. |
| " ..... " | C. J. McDIARMID, Blymyer Bldg. Member Beta Theta Pi and Phi Delta Phi. Refers to Fourth National Bank. |
| " ..... " | WILLIAM C. PEIRCE, Wiggins Block. References: George M. Verity, Vice-President and Manager of the American Steel Roofing Co., and the National Lafayette Bank. |
| " ..... " | SMITH & KUHN, 519 Main St. References—In New York: A. Donaldson, Treasurer and Third Vice-President of the Erie Railroad. In Cincinnati: Fourth, Second, and Equitable National banks. |
| " ..... " | SWING, CUSHING & MORSE, Carew Bldg. Refer to Atlas National Bank, and Union Savings Bank & Trust Co. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| ▲Circleville*† .. Pickaway | CHARLES H. MAY. |
| Clarksville*† ..... Clinton | See Wilmington. |
| ▲Cleveland*† ... Cuyahoga | WHITE, JOHNSON, McCASLIN & CANNON, 1416 to 1421 Williamson Bldg. Refer to John B. Ellison & Co., Phil.; W. & J. Sloane, N. Y.; Arnold, Constable & Co., N. Y.; Nelson Morris & Co., Chicago; Jordan, Marsh & Co., Boston; Central National Bank, Cleveland. |
| Clyde*† ..... Sandusky | FINCH & DEWEY. |
| College Corner*† . Butler | John R. Mitchell. |
| Collinwood*† . Cuyahoga | F. B. Garrett. |
| Columbiana*† . Col'biana | Ezra B. Bye. |
| ¶▲Columbus*† ... Franklin | ALBERT & DILLON. Refer to Ohio National Bank and Commercial National Bank. |
| Columbus Grove*† Put'm | Guy B. Killen. |
| Conneaut*† ... Ashtabula | M. R. Smith. |
| Continental*† ... Putnam | J. C. Madden. |
| Convoy*† ..... Van Wert | See Van Wert. |
| Corning*† ..... Perry | T. M. Potter. |
| Cortland*† ..... Trumbull | John J. Sullivan. |
| ▲Coshocton*† .. Coshocton | POMERENE & POMERENE. |
| Covington*† ..... Miami | W. H. Nill. |
| Crestline*† .... Crawford | R. W. MILLER. |
| Creston*† ..... Wayne | Price Russell. |
| Croton*† ..... Licking | See Centerburg. |
| Cumberland*† . Guernsey | Joseph Purkey. |
| Cuyahoga Falls*† Summit | ORLANDO WILCOX. |
| Cygnet*† ..... Wood | See Bowling Green. |
| Danville*† ..... Knox | Clinton M. Rice. |
| ▲Dayton*† ... Montgomery | GOTTSCHALL, CRAWFORD & LAMBERT. |
| ▲Defiance*† ..... Defiance | SUTPHEN & SUTPHEN. |
| De Graff*† ..... Logan | Huston & Curl. |
| ▲Delaware*† .... Delaware | W. A. HALL. |
| Delphos*† ..... Allen | B. J. BROTHERTON. |
| Delta*† ..... Fulton | M. B. Cottrell. |
| Dennison*† .. Tuscarawas | A. W. Elson. |
| Deshler*† ..... Henry | D. D. Donovan. |
| Doylestown*• ..... Wayne | James B. Meech. |
| Dresden*† .. Muskingum | S. B. Darnen. |
| Dunkirk*† ..... Hardin | G. B. Dewitt. |
| Dyson ..... Guernsey | See Pleasant City. |
| East Liberty* ..... Logan | See De Graff. |
| East Liverpool*† . Col'bia | WILLIAM H. VODREY. |
| East Palestine*† . Col'bia | John H. Logan. |
| ▲Eaton*† ..... Preble | J. A. Gilmore. |
| Eckmansville ..... Adams | See West Union. |
| Edgerton*† ..... Williams | See Bryan. |
| Edon*† ..... Williams | See Montpelier. |
| Eldorado*† ..... Preble | See Waverly. |
| Elmore*† ..... Ottawa | George W. Keightley. |
| ▲Elyria*† ..... Lorain | E. G. JOHNSON. |
| Euclid*† ..... Cuyahoga | See Cleveland. |
| Fayette*† ..... Fulton | See Wauseon. |
| Felicity* ..... Clermont | J. N. Altman. |
| ▲Findlay*† ..... Hancock | M. C. SHAFER. |
| Flushing*† ..... Belmont | A. M. Brown. |
| Forest*† ..... Hardin | Russell Price. |
| Fort Recovery*† . Mercer | John Hunter. |
| Fostoria*† ..... Seneca | C. L. GUERNSEY. |
| Frankfort*† ..... Ross | See Chillicothe. |
| Franklin*† ..... Warren | P. H. Rue. |
| Fredericktown*† .. Knox | See Mount Vernon. |
| Freeport*† ..... Harrison | B. W. Rowland. |
| ▲Fremont*† ..... Sandusky | JAMES H. FOWLER. |
| Galion*† ..... Crawford | R. W. Johnston. |
| ▲Gallipolis*† ..... Gallia | HOLLIS C. JOHNSTON. |
| Gambier*† ..... Knox | See Mount Vernon. |
| Garrettsville*† .. Portage | R. S. Webb. |
| Geneva*† ..... Ashtabula | R. C. Ewing. |
| ▲Georgetown*† ... Brown | JOHN P. BIEHN. |
| Germantown*† . M'tg'ery | L. S. Culkmore. |
| Gibsonburg*† . Sandusky | J. L. Hart. |
| Girard*† ..... Trumbull | R. W. Deemer. |
| Glenville*† .... Cuyahoga | See Cleveland. |
| Gloucster*† ..... Athens | A. A. Amos & Bro. |
| Grafton*† ..... Lorain | See Elyria. |
| Granville*† ..... Licking | E. J. Dorsey. |
| Greenfield*† .... Highland | DICKEY & HEISKELL. |
| Greenspring*† .... Seneca | C. S. Burton. |
| ▲Greenville*† ..... Darke | ANDERSON & BOWMAN. |
| Greenwich*† ..... Huron | T. K. Strimple. |
| Groverhill*† ... Paulding | R. W. Pickering. |
| ▲Hamilton*† ..... Butler | MOREY, ANDREWS & MOREY. Refer to First National Bank. |
| Harpster*† ..... Wyandot | See Upper Sandusky. |
| Harrison*† ... Hamilton | JAMES A. GRAFT. |
| Harveysburg*† ... Warren | See Lebanon. |
| Hicksville*† .... Defiance | L. E. Griffin. |
| Highland*† ..... Highland | See Leesburg. |
| ▲Hillsboro*† .... Highland | STEELE & SAMS. |
| Holgate*† ..... Henry | E F. Thompson. |
| Hubbard*† ..... Trumbull | Milton B. Leslie. |
| Hudson*† ..... Summit | H. B. Foster. |
| Huron*† ..... Erie | C. M. Ray. |

| Town and County. | Name. |
|---|---|
| ▲Ironton*† ..... Lawrence | CORN & THOMPSON. |
| ▲Jackson*† ..... Jackson | E. C. POWELL. |
| Jackson Center*† Shelby | H. W. Robinson. |
| Jamestown*† ..... Greene | W. A. Paxson. |
| ▲Jefferson*† ... Ashtabula | BABCOCK & TAYLOR. |
| Jeffersonville*† . Fayette | E. L. Bush. |
| Jewett*† ..... Harrison | See Cadiz. |
| Johnstown*† .... Licking | G. W. Lewis. |
| Kalida* ..... Putnam | See Columbus Grove. |
| Kent*† ..... Portage | M. G. McCASLIN. |
| ▲Kenton*† ..... Hardin | ELMER G. DERR. |
| Kingston*† ..... Ross | See Chillicothe. |
| Kinsman*† .... Trumbull | J. W. Roberts. |
| Lagrange*† ..... Lorain | See Wellington. |
| ▲Lancaster*† .... Fairfield | G. E. MARTIN. |
| Larue*† ..... Marion | See Marion. |
| ▲Lebanon*† ..... Warren | W. F. ELTZROTH. |
| Leesburg*† .... Highland | George T. Hardy. |
| Leetonia*† .. Columbiana | C. D. Dickinson. |
| Leipsic*† ..... Putnam | Jacob Werner. |
| Lewisburg*† ... Preble | See Eaton. |
| Lexington*† .... Richland | See Mansfield. |
| Liberty Center*† . Henry | See Napoleon. |
| ▲Lima*† ..... Allen | CABLE & PARMENTER. |
| ▲Lisbon*† ... Columbiana | J R MARTIN |
| Lockland*† .... Hamilton | Thompson & Gorman. |
| Lodi*† ..... Medina | See Creston. |
| ▲Logan*† ..... Hocking | Seth Weldy. |
| ▲London*† ..... Madison | Durflinger & Emery. |
| Lorain*† ..... Lorain | FRANK COLEMAN. |
| Loramie* ..... Shelby | See St. Mary. |
| Loudonville*† .. Ashland | W. J. Weirick. |
| Louisville*† ..... Stark | W. S. Earseman. |
| Lynchburg*† ... Highland | E. M. Wiggins. |
| Madison*† ..... Lake | M. B. Cook. |
| Magnolia*† ..... Stark | See Canton. |
| Malta*† ..... Morgan | Newell Corner. |
| Malvern*† ..... Carroll | See Minerva. |
| Manchester*† .... Adams | WILLIAM ANDERSON. |
| ▲Mansfield*† .... Richland | CUMMINGS & McBRIDE. |
| Mantua Station*† Portage | H. C. Russell. |
| ▲Marietta*† .. Washington | NYE & FOLLETT. |
| ▲Marion*† ..... Marion | J. F. McNEAL & SONS. |
| Martins Ferry*† Belmont | F. R. Sedgwick. |
| Martinsville*† ... Clinton | A. Harris. |
| ▲Marysville*† ..... Union | F. T. ARTHUR |
| Mason*† ..... Warren | See Lebanon. |
| Massillon*† ..... Stark | BALDWIN & YOUNG. |
| Maumee*† ..... Lucas | A. W. Eckert. |
| ▲McArthur*† ..... Vinton | J. M. McGillivray. |
| McClure*† ..... Henry | See Napoleon. |
| McComb*† ..... Hancock | W. E. Cooper. |
| ▲McConnelsville*† Morgan | J. A. Foert. |
| Mechanicsburg*† Chapin | Charles A. Wood. |
| ▲Medina*† ..... Medina | Frank Spellman. |
| Miamisburg*† Montg'ery | W. A. Reiter. |
| Middleport*† ..... Meigs | Ira Graham. |
| Middletown*† ..... Butler | DONLEY & RHONEMUS. |
| Milan*† ..... Erie | R. H. Williams. |
| Milford*† ..... Clermont | S. A. West. |
| Milford Center*† .. Union | See Marysville. |
| ▲Millersburg*† .... Holmes | Reed & Hanna. |
| Mineral Point*† Tusc'was | W. M. Tracy. |
| Minerva*† ..... Stark | J. F. Jerome. |
| Minster*† ..... Auglaize | See St. Marys. |
| Monroeville*† .... Huron | John P. Cornell. |
| Montpelier*† .. Williams | E. C. PECK. |
| Morrow*† ..... Warren | T. C. Welch. |
| Moscow*• ..... Clermont | See Felicity. |
| ▲Mt. Gilead*† .... Morrow | L. K. Powell. |
| Mt. Pleasant*† .. Jefferson | See Steubenville. |
| Mt. Sterling*† .. Madison | Mitchel & Tanner. |
| ▲Mt. Vernon*† ..... Knox | WILLIAM M. KOONS. |
| Mt. Victory*† .... Hardin | See Kenton. |
| ▲Napoleon*† ..... Henry | CAHILL & DONOVAN. |
| Navarre*† ..... Stark | See Canton. |
| Nelsonville*† ..... Athens | Asher Buckley. |
| Nevada*† ..... Wyandot | L. B. Reed. |
| ▲Newark*† ..... Licking | FREDERIC M. BLACK. |
| New Bremen*† . Auglaize | See St. Mary. |
| New Carlisle*† ..... Clark | R. H. Runnells. |
| New Comerst'n*† T'car's | E. E. Lindsey. |
| New Holland*† Pickaway | CHARLES H. MAY. |
| ▲New Lexington*† .. Perry | TUSSING & KELLY. |
| New London*† ... Huron | R. C. Powers. |
| New Madison*† ..... Darke | Thomas Eubanks. |
| New Matamoras*† . Wash. | Jasper Lisk. |
| New Paris*† ..... Preble | See Eaton. |
| ▲New Phil'd'lp'a*† . Tus'as | NEELY & PATRICK. |
| New Richmond*• . Clier'nt | F. A. Roberts. |
| New Vienna*† ... Clinton | F. W. Kelly. |
| New Washin'n*† . Craw'd | H. M. Cory. |
| Niles*† ..... Trumbull | WILLIAM H. SMILEY. |
| North Amherst*† Lorain | H. G. Redington. |
| North Baltimore* .. Wood | S. P. Harrison. |
| North Fairfield* ... Huron | A. E. Rowley. |
| North Lewisb'g*† Chapin | M. C. Gowey. |
| ▲Norwalk*† ..... Huron | GIDEON T. STEWART. |
| Oakharbor*† ..... Ottawa | John Duff. |
| Oak Hill*† ..... Jackson | J. E. Jones. |
| Oberlin*† ..... Lorain | W. B. BEDORTKA. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Ohio City*†... Van Wert | See Van Wert. |
| Orrville*†.....Wayne | T. W. Orr. |
| Orwell*.....Ashtabula | Babcock & Taylor. |
| Osborn*†.....Greene | R. H. Swadner. |
| Ostrander*†... Delaware | See Delaware. |
| ▲Ottawa*†.....Putnam | G. W. RISSER. |
| Oxford*†.....Butler | E. E. Williams. |
| ▲Painesville*†.....Lake | W. A. BREED. |
| Pataskala*†.....Licking | See Newark. |
| ▲Paulding*†.....Paulding | SNOOK & SAVAGE. |
| Payne*†..... Paulding | M. B. Everitt. |
| Peebles*†..... Adams | J. R. B. Kessler. |
| Pembervillle*†.... Wood | J. S. Hoyman. |
| Perrysburg*†.....Wood | T. E. Bowers. |
| Pioneer*..... Williams | See Montpelier. |
| Piqua*†.....Miami | JOHN C. GEYER. |
| Plain City*†.....Madison | H. C. Black. |
| Pleasant City*†Guernsey | L. S. Garber. |
| Plymouth*†... Richland | F. D. Gunsoullus. |
| Poland*.....Mahoning | See Youngstown. |
| ▲Pomeroy*†..... Meigs | O. L. BRADBURY. |
| ▲Port Clinton*†...Ottawa | S. P. Alexander. |
| ▲Portsmouth*†.....Scioto | NOAH J. DEVER. |
| Prairie Depot*.....Wood | Frank Graham. |
| Prospect*†.....Marion | See Marion. |
| Quaker City*†.Guernsey | J. L. Douglas. |
| ▲Ravenna*†.....Portage | J. H. NICHOLS. |
| Richwood*†..... Union | J. E. Robinson. |
| Ripley*†..... Brown | W. D. YOUNG. |
| Rockford*†.....Mercer | A. G. Stewart. |
| Roseville*†..Muskingum | Wm. Dunn. |
| Rushsylvania*†...Logan | See West Mansfield. |
| Sabina*†.....Clinton | J. M. Morton. |
| Salem*†.....Columbiana | W. W. HALE. |
| Salineville*†Columbiana | Ashford & McCormick. |
| ▲Sandusky*†.....Erie | R. B. FISHER, Attorney for Citizens Banking & Trust Co. |
| Sardinia*†.....Brown | See Georgetown. |
| Scio*†.....Harrison | Easton Randolph. |
| Seville*†.....Medina | Lee Elliott. |
| Shanesville*†.Tuscarawas | JOHN DOERSCHUK. |
| Shelby*†.....Richland | Skiles & Skiles. |
| Sherodsville*†...Carroll | See Carrollton. |
| Sherwood*†....Defiance | W. W. Huff. |
| Shiloh*†..... Richland | See Mansfield. |
| Shreve*†.....Wayne | L. D. Cornell. |
| ▲Sidney*†.....Shelby | S. J. HATFIELD. |
| Smithfield*.....Jefferson | See Steubenville. |
| Somerset*†.....Perry | Owen Yost. |
| Somerton*.....Belmont | See Bellaire. |
| South Charleston*†Clark | Charles E. Ballard. |
| Spencer*†.....Medina | Frank Heath. |
| Spencerville*†...Allen | J. M. Bailey. |
| ▲Springfield*†.....Clark | KEIFER & KEIFER, Attorneys for Lagonda National Bank. |
| Springvalley*.....Greene | Marcus Shoup. |
| ▲St. Clairsville*†.Belmont | A. H. & W. MITCHELL. |
| ▲Steubenville*†.Jefferson | Rogers & McCausleu. |
| St. Mary*†.....Auglaize | D. F. Mooney. |
| St. Paris*†...Champaign | C. E. Burcker. |
| Strasburg*†.Tuscarawas | Philip G. Garver. |
| Stryker*†.....Williams | J. T. Heater. |
| Sunbury*†.....Delaware | C. C. Brooks. |
| Swanton*†.....Fulton | G. W. Humphrey. |
| Sycamore*†....Wyandot | R. S. Gallaher. |
| Sylvania*†.....Lucas | J. C. Jones. |
| Thornville*†.....Perry | S. E. Moore. |
| Thurman*..... Gallia | See Gallipolis |
| ▲Tiffin*†..... Seneca | BUNN & ROYER. |
| Tippecanoe City*† Miami | E. H. Kerr. |
| Tiro*†.....Crawford | See Bucyrus. |
| ▲Toledo*†.....Lucas | HAMILTON & KIRBY, 412, 413 Gardner Bldg. Refer to any bank in Toledo |
| " ..... " | HARRIS&HARRIS,SpitzerBldg. Reference: Any bank or prominent business concern in Toledo |
| " ..... " | SENEY & JOHNSON, 8 5-818 The Spitzer. Refer to Northern and Ketcham National banks. |
| Toronto*†.....Jefferson | See Steubenville. |
| ▲Troy*†.....Miami | J. A. DAVY. |
| Uhrichsville*†.Tuscara's | W. B. STEVENS. |
| ▲Up. Sandusky*†Wyandot | Carey & Parker. |
| ▲Urbana*†....Champaign | WAITE & DEATON. |
| Utica*†.....Licking | G. M. Sipe. |
| ▲Van Wert*†...Van Wert | BLACHLY & MATTHIAS. |
| Vermilion*†.....Erie | H. R. Williams. |
| Versailles*†.....Darke | A. Calderwood. |
| Wadsworth*†....Medina | E. S. Pardee. |
| Wakeman*†.....Huron | See Norwalk. |
| Waldo*†.....Marion | See Marion. |
| ▲Wapakoneta*†.Auglaize | GOEKE & HOSKINS. |
| ▲Warren*†.....Trumbull | T. H. GILMORE. |
| ▲WashingtonC.H.*†Fay'te | A. R. CREAMER. |
| ▲Wauseon*†.....Fulton | Fuller & Handy. |
| ▲Waverly*†.....Pike | John A. Eylor. |
| Waynesville*†... Warren | J. G. Keys. |
| Wellington*†.....Lorain | G. L. BLINN. |
| Wellston*†.....Jackson | T. S. Hogan. |
| Wellsville*†.Columbiana | F. L. WELLS. |

| Town and County. | Name. |
|---|---|
| West Alexandria*†.Preb. | Oscar Sheppard. |
| Westerville*†...Franklin | H. T. Sibel. |
| WestFarmington*†Trum. | See Warren. |
| West Jefferson*†Mad'on | See London. |
| West Liberty*†....Logan | R. N. Jordan. |
| West Manchester*†Preb. | See Eaton. |
| West Mansfield*†.Logan | P. M. Kelar. |
| West Milton*†.... Miami | Kessler & Kessler. |
| Weston*†..... Wood | John M. Stricker. |
| West Salem*†..... Wayne | T. B. Keeler. |
| ▲West Union*..... Adams | F. D. Bayless. |
| West Unity*†...Williams | G. C. Rings. |
| Wharton*†.....Wyandot | See Carey. |
| Williamsb'rg*†Clermont | John S. Davidson. |
| Williamsport*•.Pickaway | See Circleville. |
| Willoughby*†..... Lake | W. McLaughlin. |
| Willshire*†.....Van Wert | See Van Wert. |
| ▲Wilmington*†... Clinton | SMITH & SAVAGE. |
| Wilmot*†..... Stark | W. S. Putman. |
| Winchester*†.....Adams | T. C. Downey. |
| ▲Woodsfield*†.... Monroe | MALLORY & JEFFERS. |
| Woodstock*† Champaign | See Urbana. |
| ▲Wooster*†..... Wayne | McCLURE & SMYSER. |
| Worthington*†.Franklin | J. T. Miller. |
| ▲Xenia*†..... Greene | LITTLE & SPENCER. |
| Yellowsprings*†. Greene | S. W. Dakin. |
| ▲Youngstown*†.Mahoni'g | FRANK L. BALDWIN. |
| ▲Zanesville*†.Muskingum | FRANK H. SOUTHARD. |

## OKLAHOMA TERRITORY.

| | |
|---|---|
| ▲Alva*†.....Woods | T. J. WOMACK. |
| ▲Arapaho*.....Custer | T. S. Hunt. |
| Augusta*.....Woods | See Alva. |
| ▲Beaver*.....Beaver | J. R. Linley. |
| Billings.....Noble | See Perry. |
| Blackwell*†.....Kay | E. L. PECKHAM. |
| Braman*.....Kay | See Newkirk. |
| ▲Chandler*..... Lincoln | A. J. MORRIS. |
| ▲Cheyenne*†.. Roger Mills | J. W. McMurtry. |
| Cleveland*..... Pawnee | G. T. GRAVES. |
| ▲Cloudchief*.....Washita | HENRY N BERRY |
| Cushing*..... Payne | See Chandler. |
| Earlsboro*†,Pottawato'ie | See Tecumseh. |
| Edmond*†.... Oklahoma | H. H. Moose. |
| ▲El Reno*†.....Canadian | W. L. BAXTER. |
| ▲Enid*†..... Garfield | JOHN F. CURRAN. |
| Garber*..... Garfield | See Enid. |
| Geary*.....Blaine | Seymour Foose. |
| ▲Grand*.....Day | See Taloga. |
| ¶▲Guthrie*†..... Logan | COTTERAL & HORNOR. |
| Hennessey*†..Kingfisher | L. M. Gray. |
| Jefferson*†.. .....Grant | C. M. Keiger. |
| Jennings*..... Pawnee | See Pawnee. |
| Kildare*†.....Kay | See Ponca. |
| ▲Kingfisher*†..Kingfisher | BURWELL & BURWELL. |
| Lexington*†... Cleveland | F. P. Moseley. |
| Luther*..... Oklahoma | See Oklahoma. |
| ▲Mangum*..... Greer | Garrett & Thacker. |
| McLoud*•. Pottawatomie | J. A. Baker. |
| Medford*†..... Grant | Thomas Kearee. |
| Mulhall*†..... Logan | W. H. Matthews. |
| Nardin*•.....Kay | See Newkirk. |
| ▲Newkirk*†.....Kay | H. S. BRAUCHT. |
| New Ponca.....Kay | See Newkirk. |
| ▲Norman*†..... Cleveland | C. W. Brewer. |
| North Enid*†... Garfield | See Enid. |
| Oakdale*.....Washita | See Cloudchief. |
| Okarche*†.... Canadian | J. F. Crow. |
| ▲Oklahoma*†.. Oklahoma | McMECHAN & HARDCASTLE. |
| Okeene*..... Blaine | J. C. Fisher & Co. |
| ▲Pawhuska*†.....Osage N | T. J. Leahy. |
| ▲Pawnee*..... Pawnee | JAMES P. NEAL. |
| ▲Perry*†..... Noble | J. L. Pancrost. |
| Perkins*..... Payne | Charles A. Wallace. |
| Ponca*.....Kay | D. L. HUBLER. |
| ▲Pondcreek*†.....Grant | A. M. MACKEY. |
| Ripley.....Payne | See Cushing. |
| Shawnee*†Pottawatomie | J. H. WOODS. |
| ▲Stillwater*..... Payne | F. C. Hunt. |
| Stroud*..... Lincoln | W. G. Pardoe. |
| ▲Taloga*..... Dewey | G. E. Black. |
| ▲Tecumseh*†Pottawato'ie | FREDERICK KING. |
| Tonkawa*.....Kay | See Newkirk. |
| ▲Watonga*..... Blaine | I. H. LOOKABAUGH. |
| Waukomis*†.... Garfield | S. S. Stevens. |
| Weatherford*..... Custer | J. C. McKnight. |
| Wellston*..... Lincoln | See Chandler. |
| ▲Woodward*†.Woodward | J. R. Dean. |
| Yukon*†..... Canadian | J. M. Faris. |

## OREGON.

| | |
|---|---|
| ▲Albany*†..... Linn | J. R. WYATT. |
| Arlington*†.....Gilliam | S. A. D. Gurley. |
| Ashland*†.....Jackson | E. D. Biggs. |
| ▲Astoria*†..... Clatsop | FULTON BROS. |
| Athena*†..... Umatilla | R. J. SLATER. |
| ▲Baker City*†.....Baker | C. A. JOHNS. |
| Brownsville*†..... Linn | A. A. Tussing. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| ▲Burns* ..... Harney | Waters & Gowan. |
| ▲Canyon City* ..... Grant | E. Hicks. |
| ▲Condon* ..... Gilliam | S E. McVactor. |
| ▲Corvallis*† ..... Benton | E. E. WILSON. |
| Cottagegrove*† .... Lane | J. E. YOUNG. |
| ▲Dallas*† ..... Polk | Butler & Townsend. |
| Elgin*† ..... Union | N. C. McLeod. |
| Empire*† ..... Coos | A. E. Seaman. |
| ▲Enterprise* ..... Wallowa | D. W. Sheahan. |
| ▲Eugene*† ..... Lane | L. BILYEU. |
| Forestgrove*† Wash'gt'n | See Hillsboro. |
| ▲Goldbeach* ..... Curry | J. Huntley. |
| ▲Grant's Pass*† Josephine | C. A. Hough. |
| Harney* ..... Harney | See Burns. |
| Harrisburg*† ..... Linn | See Brownsville. |
| ▲Heppner*† ..... Morrow | G. W. PHELPS. |
| ▲Hillsboro*† Washington | SMITH & BOWMAN. |
| Huntington*† ..... Baker | See Baker City. |
| Independence*† .... Polk | BUTLER, TOWNSEND & POTTER. |
| Island City* ..... Union | See Lagrande. |
| ▲Jacksonville* ... Jackson | See Medford. |
| Joseph* ..... Wallowa | J. A. Rumble. |
| Junction City*† .... Lane | G. F. Shipworth. |
| ▲Klamath Falls*†. Klamath | H. F. Murdock. |
| Lagrande*† ..... Union | WILLIAMS BROS. |
| ▲Lakeview* ..... Lake | C. A. COGSWELL. |
| Lebanon*† ..... Linn | W. M. Brown. |
| Marshfield*† ..... Coos | J. W. Bennett. |
| ▲McMinnville*†.. Yamhill | R. L. CONNER. |
| Medford*† ..... Jackson | W. I. Vawter. |
| Milton*† ..... Umatilla | J. E. Kirkland. |
| Monmouth*† ..... Polk | N. L. Butler. |
| ▲Moro* ..... Sherman | J. B. Hosford. |
| Newberg*† ..... Yamhill | Clarence Butt. |
| Ontario*† ..... Malheur | Wm. Miller. |
| ▲Oregon City*† Clackamas | C. D. & D. C. LATOURETTE. |
| ▲Pendleton*† .... Umatilla | CARTER & RALEY. |
| ▲Portland*† .. Multnomah | CAKE & CAKE. References: Wells, Fargo & Co.'s Bank, United States and Merchants National banks. |
| " ..... " | PAXTON, BEACH & SIMON, Attorneys for and refer to Portland Railway Co. |
| " ..... " | PIPES & TIFFT. Commercial and corporation business. Commissioners of deeds. Refer to Chase Nat. Bank, N. Y. City, Buffalo Pitts. Co., Buffalo, Lon. and San. F. Bank, Ltd., Geo. W. Bates & Co., Oregon R. E. Co. of Portland. |
| " ..... " | PLATT & PLATT. Attorneys for Wells, Fargo & Co.'s Bank. |
| " ..... " | SCHNABEL & SCHNABEL. Refer to Merchants Nat. Bank. General Practice in Federal and State Courts. |
| ▲Prineville* ..... Crook | M. R. Biggs. |
| ▲Roseburg*† ..... Douglas | A. M. CRAWFORD. |
| ¶▲Salem*† ..... Marion | J. A CARSON. |
| Scio*† ..... Linn | See Lebanon. |
| Sheridan*† ..... Yamhill | J. T. Simpson. |
| Silverton*† ..... Marion | F. C. Dell'ue. |
| ▲St. Helen*† ..... Columbia | J. A. Hall. |
| Sumpter* ..... Baker | Charles E Robiln. |
| ▲The Dalles*† ..... Wasco | HUNTINGTON & WILSON. |
| ▲Tillamook*† ... Tillamook | Claude Thayer. |
| ▲Toledo*† ..... Lincoln | H. Denlinger, Jr. |
| ▲Union*† ..... Union | J. M. CARROLL. |
| ▲Vale* ..... Malheur | R. G. Wheeler. |
| ▲Wasco* ..... Sherman | C. J. Bright. |
| Weston*† ..... Umatilla | R. M. Powers. |
| Woodburn*† ..... Marion | E. P. Morcom. |

## PENNSYLVANIA.

| Town and County. | Name. |
|---|---|
| Albion*† ..... Erie | See Erie. |
| Allegheny*† .. Allegheny | J. L. RITCHEY. Office, 440 Diamond St., Pittsburg, Pa. Refers to Peoples Nat. Bk., Pittsburg. |
| ▲Allentown*† ..... Lehigh | ERDMAN & DIEFENDERFER. |
| Altoona*† ..... Blair | WM. S. HAMMOND. |
| Ambler*† .. Montgomery | See Norristown. |
| Annville*† ..... Lebanon | Geo. B. Ulrich. |
| Apollo*† ..... Armstrong | W. J. Guthrie. |
| Ardmore*†. Montgomery | See Norristown. |
| Ashland*† ..... Schuylkill | ALFRED B. GARNER. |
| Athens*† ..... Bradford | H. F. Maynard. |
| Avondale*† ..... Chester | John J. Gheen. |
| Avonmore* Westmoreland | See Leechburg. |
| Bangor*† .. Northampton | H. Hagerman. |
| Beallsville*† . Washington | See Washington. |
| ▲Beaver*† ..... Beaver | Buchanan & McConnell. |
| Beaverfalls*† ..... Beaver | JOHN A. ELLIOTT. |
| ▲Bedford*† ..... Bedford | M. A. Points. |
| ▲Bellefonte*† ..... Center | BLANCHARD & BLANCHARD |
| Belle Vernon*† .. Fayette | See Uniontown. |
| Bellwood*† ..... Blair | George M. Meyers. |
| Bennett*† ..... Allegheny | See Pittsburg. |
| Berlin*† ..... Somerset | See Somerset. |
| Berwick*† ..... Columbia | J. L. Evans. |
| Berwyn*† ..... Chester | See West Chester. |
| Bethlehem*† Northa'pton | W. J. C. LOOS. |
| Big Run*† ..... Jefferson | H. I. Wilson. |
| Birdsboro*† ..... Berks | See Reading. |
| Blairs Mills*. Huntingdon | See Orbisonia. |
| Blairsville*† ..... Indiana | See Indiana. |
| ▲Bloomsburg*† Columbia | GRANT HERRING. |
| Blossburg*† ..... Tioga | H. B. Leach. |
| Boyertown*† ..... Berks | See Reading. |
| Braddock*† ... Allegheny | R. E. Stewart. |
| Bradford*† ..... McKean | D. H. JACK. |
| Bristol*† ..... Bucks | William & John C. Stuckert. |
| Brockwayville*† Jeffer'n | H. B. McCullough. |
| ▲Brookville*† ... Jefferson | S. A. Craig. |
| Brownsville*† ... Fayette | CHARLES W. BOWMAN. |
| Bryn Mawr*† . Montgo'ry | See Norristown. |
| Burgettstown*† . Washi'n | J. W. Donnan. |
| ▲Butler*† ..... Butler | T. C. CAMPBELL. |
| California*† Washington | See Washington. |
| Cambridge Sp'gs*† . Cra'd | See Meadville. |
| Canonsburg*† . Washi'n | S. B. Ewing. |
| Canton*† ..... Bradford | J. W. Stone. |
| Carbondale*† Lackawa'na | WILLIAM E. WATT. |
| ▲Carlisle*† ... Cumberland | J. HARVEY LINE. |
| Carnegie*† .... Allegheny | O. R. Cooke. |
| Carrolltown* .... Cambria | See Ebensburg. |
| Catasauqua*† ..... Lehigh | A. A. Glick. |
| Catawissa*† . . Columbia | W. H. RHAWN. |
| Centerhall*† .... Centre | Orvis, Bower & Orvis. |
| ▲Chambersburg*† Fran'in | J. M. McDOWELL. |
| Charleroi*† . Washington | WM. M. BOGGS. |
| Chester*† ..... Delaware | W. B. BROOMALL. |
| Chicora*† ..... Butler | W. B. McBride. |
| Christiana*† .... Lancaster | See Lancaster. |
| ▲Clarion*† ..... Clarion | WILSON & GORDON. |
| Claysville*† . Washington | See Washington. |
| ▲Clearfield*† .... Clearfield | SWOOPE & PATTON. |
| Clintonville*† ... Venango | See Franklin. |
| Coalport*† ..... Clearfield | See Hollidaysburg. |
| Coatesville*† .... Chester | W. S. Harlan. |
| Cochranton*† . Crawford | See Meadville. |
| Columbia*† ..... Lancaster | WM. B GIVEN. |
| Conneautville*† . Crawf'd | P. C. Sheehan. |
| Connellsville*† .. Fayette | WM. A. DAVIDSON. |
| Conshohocken*† . Mon'm | H. M. Tracy. |
| Coraopolis*† .. Allegheny | W. T. Treadway. |
| Corry*† ..... Erie | DON F. SMITH. |
| ▲Coudersport*† ..... Potter | LEWIS, LARRABEE & DUBOIS |
| Curwensville*† Clearfield | Swoope & Patton. |
| ▲Danville*† ..... Montour | JAMES SCARLET. |
| Darby*† ..... Delaware | See Media. |
| Dawson*† ..... Fayette | See Uniontown. |
| Delta*† ..... York | J. Howard Manifold. |
| Derry Sta'n*† Westmo'nd | See Greensburg. |
| Dillsburg*† ..... York | John N. Logan. |
| Downingtown*† Chester | See West Chester. |
| ▲Doylestown*† .... Bucks | HENRY LEAR. |
| Dubois*† ..... Clearfield | W. C. PENTZ. |
| Duke Center*† ... McKean | See Bradford. |
| Dunbar*† ..... Fayette | See Uniontown. |
| Duncannon*† ..... Perry | See New Bloomfield. |
| Duquesne*† .... Allegheny | CHAS. B. PAYNE. |
| Dushore*† ..... Sullivan | ALPHONSUS WALSH. |
| East Berlin*† ..... Adams | See Gettysburg. |
| East Brady*† .... Clarion | See Clarion. |
| East Downington*† Ches'r | See West Chester. |
| East Greenville*† Mon'm | See Norristown. |
| ▲Easton*† .. Northampton | H. S. CAVANAUGH. |
| EastStroudsburg*† Mon'e | See Stroudsburg. |
| ▲Ebensburg*† ... Cambria | EVANS & LEECH. |
| Edenburg ..... Clarion | See Clarion. |
| Edinboro*† ..... Erie | John Proudfit. |
| Eldred*† ..... McKean | P. R. Cotter. |
| Elizabeth*† ... Allegheny | Harry L. Christy. |
| Elizabethtown*† Lanca'r | I. N. S. Will. |
| Elkland*† ..... Tioga | F. D. Selph. |
| Elk Lick*† ..... Somerset | See Somerset. |
| Ellwood City*† Lawrence | H. N. Marshall. |
| ▲Emlenton*† .... Venango | A. E. Middleton. |
| Emporium*† ... Cameron | Johnson & McNarney. |
| Ephrata*† ..... Lancaster | A. J. Everly. |
| ▲Erie*† ..... Erie | ALLEN & ROSENZWEIG. |
| " ..... " | S. A. DAVENPORT. |
| Evans City*† ..... Butler | See Butler. |
| Everett*† ..... Bedford | Howard Cessna. |
| Fayette City*† ... Fayette | See Uniontown. |
| Ford City*† .. Armstrong | D. B. Heiner. |
| Forest City*† Susque'nna | James McKinney. |
| Foxburg*† ..... Clarion | See Clarion. |
| Fox Chase† . Phil'adelphia | See Philadelphia. |
| ▲Franklin*† ..... Venango | B. H. OSBORNE. |
| Freedom*† ..... Beaver | See Beaver. |
| Freeland*† ..... Luzerne | J. M. Carr. |
| Freeport*† .... Armstrong | G. M. Hill. |
| Galeton*† ..... Potter | Nelson L. Allen. |
| Gap*† ..... Lancaster | James M. Walker. |
| ▲Gettysburg*† .... Adams | W. McSHERRY, JR. |
| Girard*† ..... Erie | C. J. Hinds. |
| Girardville*† . Schuylkill | See Ashland. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Glen Campbell*† Indiana | See Indiana. |
| Glen Rock*† .....York | See York. |
| Greencastle*† ..Franklin | See Waynesboro. |
| ▲Greensburg*† Westmor'd | WILLIAMS, SLOAN & GRIFFITH. |
| Greenville*† .....Mercer | JOHN W. VOSLER. |
| Grove City*†.....Mercer | H. K. Daugherty. |
| Halifax*† .....Dauphin | See Harrisburg. |
| Hamburg*† .....Berks | J. E. Miller. |
| Hanover*† .....York | C. E. EHREHART. |
| ¶Harrisburg*† ..Dauphin | JOHN E. FOX. Refers to Harrisburg National Bank. |
| Hastings*†..... Cambria | See Ebensburg. |
| Hatboro*† ..Montgomery | See Lansdale. |
| Hawley*†..... Wayne | LAWRENCE M. ATKINSON. |
| Hazleton*†..... Luzerne | FRANK P. BOYLE. |
| ▲Hollidaysburg*† ....Blair | ROBERT W. SMITH. |
| Homestead*†. Allegheny | C. W. Ashley. |
| ▲Honesdale*† .....Wayne | E. C. Mumford. |
| Honeybrook*† ...Chester | Charles E. Griffith. |
| Houtzdale*† ...Clearfield | Henry Boulton. |
| Hughesville*† .Lycoming | William E. Crawford. |
| Hummelstown*† .Da'pl'n | F. J. Schaffner. |
| ▲Huntingdon*† Hunt'don | WILL J. FORBES. |
| Hyndman*†..... Bedford | See Bedford. |
| ▲Indiana*† .....Indiana | THOMAS SUTTON. |
| Irwin*† ...Westmoreland | See Jeannette. |
| Jamestown*† ....Mercer | See Greenville. |
| Jeannette*† W'moreland | J. F. McNaul. |
| Jenkintown*† M'tgomery | Frank S. Gentry. |
| JerseyShore*† Lycoming | A. P. Martin. |
| Johnsonburg*† .....Elk | A. W. Morningstar. |
| Johnstown*† ...Cambria | HERMAN E. BAUMER. Refers to First National and City National Banks. |
| Jonestown*†.... Lebanon | See Lebanon. |
| Kane*† .....McKean | A. P. Huey. |
| KennettSquare*† Chester | See West Chester. |
| Kingston*† .....Luzerne | B. W. Davis. |
| Kinzua*† .....Warren | See Warren. |
| ▲Kittanning*† .Armstrong | NEALE & PAINTER. |
| Knox*† .....Clarion | See Clarion. |
| Knoxville*† .....Tioga | Henry A. Ashton. |
| Kutztown*† .....Berks | James H. Mart. |
| ▲Lancaster*† .. Lancaster | ADAM J. EBERLY. |
| Langhorne*† .....Bucks | J. B. Slackhouse. |
| Lansdale*† .Montgomery | A. R. PLACE. |
| Lansford*† .....Carbon | See Tamaqua. |
| ▲Laporte*† .....Sullivan | E. J. Mullen. |
| Latrobe*† Westmoreland | F. Hargrave. |
| ▲Lebanon*† .....Lebanon | LEE L. GRUMBINE. |
| Leechburg*† .Armstrong | Thomas J. Van Giesen. |
| Lehighton*† .....Carbon | T. A. Snyder. |
| ▲Lewisburg*† .....Union | ALFRED HAYES. |
| ▲Lewistown*† .....Mifflin | Elder & Son. |
| Ligonier*† Westmorel'nd | See Greensburg. |
| Lincoln*.....Lancaster | See Lancaster. |
| Linesville*† ....Crawford | See Meadville. |
| Lititz*† .....Lancaster | See Manheim. |
| Littlestown*† .....Adams | H. C. Hinkle. |
| ▲Lock Haven*† ...Clinton | CHARLES CORSS. |
| Lykens*† .....Dauphin | See Millersburg. |
| Mahanoy City*† .Sc'ylkill | J. J. BROWN. |
| Mahoningtown*† .L'rn'ce | A. L. Hogen. |
| Malvern*† .....Chester | See West Chester. |
| Manheim*† ....Lancaster | J. B. Stroh. |
| Mansfield*† .....Tioga | F. W. Clark. |
| Marietta*† .....Lancaster | D. B. Case. |
| Martinsburg*† .....Blair | S. B. Sysinger. |
| ▲Mauchchunk*† .....Carbon | FREDERICK BERTOLETTE. |
| ▲McConnellsburg*† .Fulton | M. R. Shaffner. |
| McDonald*† Washington | Harry J. Nesbit. |
| McKeesport*† Allegheny | W. A. APPLEGATE. |
| McKees Rocks*† .Alleg'y | See Allegheny. |
| McVeytown* .....Mifflin | See Lewistown. |
| ▲Meadville*† ....Crawford | E. W. McARTHUR. |
| Mechanicsburg*† C'm'l'd | See Harrisburg. |
| ▲Media*† .....Delaware | G. E. Darlington. |
| ▲Mercer*† .....Mercer | W. H. Cochran. |
| Mercersburg*† .Franklin | See Chambersburg. |
| Meshoppen*† . Wyoming | See Tunkhannock. |
| Meyersdale*† ..Somerset | W. N. Koontz. |
| ▲Middleburg*† .....Snyder | F. E. Bower. |
| Middletown*† ..Dauphin | A. E. BRANDT. |
| Mifflinburg*† .....Union | J. A. Beard. |
| ▲Mifflintown*† .....Juniata | WILBERFORCE SCHWEYER. |
| ▲Milford*†.....Pike | See Sunbury. |
| Millersburg*† ...Dauphin | S. S. Bowman. |
| Millerstown†.....Butler | See Butler. |
| Milliheim* ..... Center | See Bellefonte. |
| Millvale.....Allegheny | See Pittsburg. |
| Milton*† .Northumb'land | WILLIAM H. HACKENBERG. |
| Minersville*† .Schuylkill | H. B. Bartholomew. |
| Monongahela*† ..Wash'n | THOMAS H. BAIRD. |
| ▲Montrose*† Susquehanna | H. A. Denney. |
| Mt.Carmel*† Nor'mberl'd | V. AUTEN. |
| Mt. Jewett*† .....McKean | H. S. Rogers. |
| Mount Joy*† ..Lancaster | F. A. Ricker. |
| Mt.Pleasant*† Westm'l'd | N. A. CORT. |
| Mount Union*† H'nt'gd'n | See Huntingdon. |
| Mountville*● ..Lancaster | See Columbia. |

| Town and County. | Name. |
|---|---|
| Muncy*† .....Lycoming | R. K. Reeder. |
| Myerstown*† ....Lebanon | See Lebanon. |
| Nanticoke*† ....Luzerne | JAMES M. FRITZ. |
| Nazareth*● .Northampton | Calvin T. Smith. |
| New Bethlehem*† .Clar'n | D. M. Geist. |
| ▲New Bloomfield*† .Perry | J. W. Shull. |
| New Brighton*† .Beaver | Harry Calhoon. |
| ▲New Castle*† ..Lawrence | J. NORMAN MARTIN. |
| New Holland*† Lancast'r | A. W. Snader. |
| NewKensing'n*† W's'm'd | See Allegheny. |
| New Oxford*† ...Adams | See Hanover. |
| Newport*† .....Perry | James M. Sharon. |
| Newtown*† .....Bucks | George A. Jenks. |
| Newville*† ..Cumberland | H. W. McCrea. |
| NewWilmingt'n*● Law'nce | D. F. McCready. |
| Norristo'n*† M'ntgomery | E. L. HALLMAN. Refers to People's National Bank. |
| ▲Northeast*† .....Erie | D. R. Cushman. |
| North Wales*† M'ntgo'ry | See Norristown. |
| Oil City*† .....Venango | ASH, SPEER & McSWEENEY. |
| Orbisonia*† .Huntingdon | J. M. Steese. |
| Orwigsburg*† .Schuylkill | See Schuylkill Haven. |
| Osceola*● .....Tioga | Charles Tubbs. |
| Osceola Mills*† Clearfield | See Houtzdale. |
| Oxford*† .....Chester | W. T. Fulton. |
| Palmyra*† .....Lebanon | See Lebanon. |
| Parkers L'd'g*† Armst'ng | Isaac Miller. |
| Parkesburg*† ...Chester | A. T. Parke. |
| Parnassus*† Westmorel'd | John M. Kennedy. |
| Patton*† .....Cambria | R. Somerville. |
| PenArgyl*† Northampt'n | N. D. Chase. |
| Pennsburg*† .Montgo'ry | Jacob B. Hellegass. |
| Perrypolis*† .... Fayette | See Fayette City. |
| ▲Philadelphia*† .....Phila. | A. J. & L. J. BAMBERGER, 606 Chestnut Street. Refer to John Wanamaker, City Trust Co. and Market St. National Bank. |
| " ..... " | JOSEPH S. CLARK, 710 Bullitt Bldg. References: Fourth Street National Bank, First National Bank, and E. W. Clark & Co., bankers. |
| " ..... " | CARR & FRANCISCUS, Provident Bldg. References: National Wall Paper Co., N. Y.; Provident Life & Tr. Co., and Supplee Hdw. Co., Phila. |
| " ..... " | BERNARD GILPIN, 717 Walnut Street. References: National Bank of Commerce and Union National Bank of Philadelphia. |
| " ..... " | FREDERICK J. SHOYER, Girard Building. Attorney for Prudential Insurance Co. Refers to Girard Trust Co. |
| " ..... " | FRANCIS TRACY TOBIN, 906 Walnut Street. Refers to Richard C. Winship, Esq., trust officer, Guarantee Trust & Safe Deposit Co., Philadelphia. |
| Philipsburg*† .....Centre | George W. Zeigler. |
| Phoenixville*† ..Chester | H. H. GILKYSON. |
| Pinegrove*† ...Schuylkill | F. V. Filbert. |
| ▲Pittsburg*† ...Allegheny | MARSHALL BROWN, 438 Fourth Ave. Refers to Anchor Savings Bank and Fidelity Title & Trust Co. |
| " ..... " | CHANTLER, McGILL & CUNNINGHAM, Park Bldg. Attorneys for Second National Bank of Pittsburg and German National Bank of Allegheny. |
| " ..... " | McCREADY & MOORE, Carnegie Bldg. Refer to Pittsburg National Bank of Commerce. |
| " ..... " | MAGNUS PFLAUM, Bakewell Law Bldg. Commercial and corporation law. Refers to Iron City National Bank. |
| " ..... " | WAY, WALKER & MORRIS, 1526-30 Park Bldg. Commercial law. Reference: Carter, Hughes & Dwight, New York. |
| Pittston*† .....Luzerne | S. M. PARKE. |
| Plymouth*† .....Luzerne | D. L. & J. Q. Creveling. |
| Port Allegany*† .McKe'n | S. W. SMITH. |
| Portersville*† .....Butler | See Butler. |
| Port Royal*† .....Juniata | See Mifflintown. |
| Pottstown*† M'ntgomery | JOHN BROOK EVANS. |
| ▲Pottsville*† ...Schuylkill | JAMES W. CARLIN. |
| Prospect*† .....Butler | See Butler. |
| Punxsutawney*† ..Jef's'n | JACOB L. FISHER. |
| Quakertown*† .....Bucks | John V. Ommeron. |
| Quarryville*† ..Lancaster | See Lancaster. |
| ▲Reading*† ..... Berks | HENRY A. MUHLENBERG. General law practice, collections. Refers to Farmers National Bank. |
| Redlion*† ..... York | See York. |
| Reedsville*† .....Mifflin | A. Reed Hayes. |
| Renovo*† ..... Clinton | Brown & Rogers. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Reynoldsville*†..Jefferson | M. M. Davis. |
| ▲Ridgway*•†.....Elk | H. A. HALL. |
| Rimersburg*†.....Clarion | See Bethlehem. |
| Rochester*•†.....Beaver | A. P. MARSHALL. |
| Royersford*•† M'tgomery | E. L. HALLMAN. |
| Saegerstown*•† Crawford | See Meadville. |
| Saltsburg*•†.....Indiana | See Indiana. |
| Sandylake*•†.....Mercer | J. H. Robb. |
| Sayre*•†.....Bradford | Stewart & Stephens. |
| Schuylkill Haven*•†Sc'k'l | J. A. Moecker. |
| Schwenkville*•† .Montg'y | See Norristown. |
| Scottdale*•† Westmorel'd | William L. Uiery. |
| ▲Scranton*•† .Lackawanna | THOMAS F. WELLS. Refers to Third National, and Dime Deposit & Discount Bank. |
| " ..... " | WILLARD, WARREN & KNAPP. Attorneys for County Savings Bank & Trust Co. Refers to any Bank in Scranton. |
| Selinsgrove*•† ....Snyder | Charles Hower. |
| Sellersville*•† .....Bucks | E. E. Althouse. |
| Sewickley*•†....Allegheny | O S. Richardson. |
| Shamokin*•†..North'nb'd | SAMUEL BECKERT. |
| Sharon*•†.....Mercer | A. W. WILLIAMS. |
| Sharpsburg*•† .Allegheny | Thomas J. Ford. |
| Sharpsville*•†.....Mercer | James A. Pierce. |
| Shenandoah*•†.. Sch'ylk'l | M. M. BURKE. |
| Shippensburg*•†...Cu'b'd | E. J. McCune. |
| Shrewsbury*•† ..... York | W. G. Allen. |
| Siegfried*•†Northamptonp | See Catasauqua. |
| Slatington*•† .....Lehigh | D. D. Roper. |
| Slippery rock*..... Butler | See Butler. |
| ▲Smethport*•†.... McKean | GARTON & RICHMOND. |
| ▲Somerset*•†.... Somerset | KOOSER & KOOSER. |
| Souderton*•† Montgom'y | Henry M. Brownback. |
| S.Bethlehem*•†..No'h'p'n | J. D. BRODHEAD. |
| Spartansburg*•†. Cra'fo'd | See Titusville. |
| Springboro*•†.. Crawford | See Conneautville. |
| Spring City*•†....Chester | Charles S. Wagoner. |
| Steelton*•†..... Dauphin | F. B. Wickersham. |
| Stewartstown*•†....York | W. B. Gemmill. |
| St. Mary's*•†.....Elk | E. J. Wimmer. |
| St. Petersburg*•†.Clarion | See Clarion |
| Strasburg* ... Lancaster | See Lancaster. |
| ▲Stroudsburg*•†....Monroe | STAPLES & ERDMAN. |
| Sugargrove*..... Warren | J. C. Hamilton. |
| ▲Sunbury*•† Northumb'l'd | I. CLINTON KLINE. |
| Susquehanna*•†. Susq'h'a | JOHN D. MILLER. |
| Tamaqua*•†....Schuylkill | H. B. GRAEFF. |
| Tarentum*•†...Allegheny | Kennedy & Smith. |
| Tidioute*•†.....Warren | See Warren. |
| ▲Tionesta*•†.....Forest | S. D. Irwin. |
| Titusville*•†.....Crawford | SAMUEL GRUBMINE. |
| ▲Towanda*•†.....Bradford | WILLIAM LITTLE. |
| Townville*..... Crawford | See Titusville. |
| Tremont*•†.... Schuylkill | R. S. BASHORE. |
| Troy*•†..... Bradford | Ray Gustin. |
| ▲Tunkhannock*•† Wyom'g | James W. Pratt. |
| Turtlecreek*•†. Allegheny | Homer L. Castle. |
| Tyrone*•†..... Blair | G. L. OWENS. |
| Ulysses*•..... Potter | A. S. Burt. |
| Union City*•†.....Erie | Sproul & Morrow. |
| ▲Uniontown*•†....Fayette | L. H. FRASHER. |
| Vandergrift*•Westmorl'd | James S. Whitworth. |
| Verona*•†.....Allegheny | See Allegheny. |
| ▲Warren*•†..... Warren | SMITH & ANDREWS. |
| ▲Washington*•† Washl'g'n | JOHN H. MURDOCK. |
| Waterford*†..... Erie | J. A. Bolard. |
| Watsontown*•†.North'l'd | W. F. Shay. |
| Wayne*•† ..... Delaware | Christopher Fallon. |
| Waynesboro*•†. Franklin | J. R. RUTHRAUFF. |
| ▲Waynesburg*•†... Greene | SAMUEL M. SMITH. |
| ▲Wellsboro*•†..... Tioga | F. E. Watrous. |
| ▲West Chester*•†...Chester | A. P. REID. |
| Westfield*•†..... Tioga | D. W. Baldwin. |
| West Grove*•†....Chester | G. B. Johnson. |
| West Newton*•† West'l'd | See Greensburg. |
| Whitehaven*•†...Luzerne | G. L. Halsey. |
| Wilcox*•†.....Elk | See Ridgway. |
| ▲Wilkes-Barre*•† Luzerne | JOSEPH MOORE. |
| Wilkinsburg*•†.Allegheny | W. P Carter. |
| Williamsburg*•† .... Blair | See Hollidaysburg. |
| ▲Williamsport*•† Lycom'g | WM. RUSSELL DEEMER Refers to Williamsport Nat., and Westbranch Nat. Banks. |
| Wilmerding*•† Allegheny | George W. Herriott. |
| Windber*•.....Somerset | See Somerset. |
| Wrightsville*•†..... York | See Columbia. |
| Wyalusing*•†.... Bradford | E. A. Strong. |
| Yardley*•†..... Bucks | See Doylestown. |
| ▲York*•†..... York | GEORGE W. HEIGES. |
| Youngsville*•†... Warren | G. A. Jackson. |
| Zelienople*•..... Butler | See Butler. |

## RHODE ISLAND.

| Town and County. | Name. |
|---|---|
| Anthony*•†..... Kent | Eugene F. Waner. |
| Ashaway*....Washington | See Westerly. |
| ▲Bristol*•†.....Bristol | Samuel Norris, Jr. |
| Centerville*•†..... Kent | See Providence. |
| Central Falls*•†.....Prov. | See Providence. |
| Coventry*•†..... Kent | See Anthony. |
| Cranston*•†.. Providence | See Providence. |
| ▲East Greenwich*•†..Kent | CHARLES J. ARMS. |
| Greenville*...Providence | See Providence. |
| Hope Valley*†. Washing'n | See Westerly. |
| ▲Kingston*•†. Washington | See Westerly. |
| Narragansett Pier*•†Wash | See Wakefield. |
| ¶▲Newport*•†....Newport | W. P. SHEFFIELD, JR. |
| North Scituate*.....Prov. | See Providence. |
| Olneyville*†.. Providence | N. W. Littlefield. |
| Pascoag*•†... Providence | Edward F. Lovejoy. |
| Pawtucket*•† Providence | JOHN J. FITZGERALD. |
| Phenix*•.....Kent | See Anthony. |
| ¶▲Providence*•† Provide'e | FRANK H. JACKSON, 49 Westminster St. Refers to Industrial Trust Co., Providence, and Hubbell Publishing Co., New York. |
| Slatersville*.. Providence | See Woonsocket. |
| Wakefield*•† Washington | F. C. Olney. |
| Warren*•†.....Bristol | JOHN E. CONLEY. |
| Warwick*•..... Kent | See East Greenwich. |
| Westerly*•†. Washington | JOSEPH C. MOORE. |
| Wickford*•†. Washington | See Westerly. |
| Woonsocket*•† Provide'e | WILLIAM G. RICH. Refers to Woonsocket National Bank. |

## SOUTH CAROLINA.

| Town and County. | Name. |
|---|---|
| ▲Abbeville*•†....Abbeville | PARKER & GREENE. |
| ▲Aiken*•†.....Aiken | HENDERSONS. |
| Allendale*•†.... Barnwell | See Denmark. |
| ▲Anderson*•†.....Anderson | TRIBBLE & PRINCE. |
| ▲Bamberg*•†..... Bamberg | John R. Bellenger. |
| ▲Barnwell*•†..... Barnwell | R. A. Ellis. |
| Batesburg*•†.. Lexington | See Edgefield. |
| ▲Beaufort*•†..... Beaufort | W. J. VERDIER. |
| Belton*•†..... Anderson | See Greenville. |
| ▲Bennettsville*•† Marlboro | T. W. Boucher. |
| Blackburg*•†...Cherokee | E. A. Trescot. |
| Blackville*•†.... Barnwell | See Denmark. |
| Branchville*•†Orangeb'rg | W. H. Reedish. |
| ▲Camden*•† .....Kershaw | C. L. Winkler. |
| ▲Charleston*•†. Charleston | MORDECAI & GADSDEN. Counsel State Savings Bank; Attorneys in South Carolina for Postal Telegraph Cable Company; Plant System of Railways; Armour & Co., Chicago. Refer to president or cashier of any bank in Charleston; Nat. Park Bank, of New York and Standard Oil Co., Baltimore. |
| Cheraw*•†....Chesterfield | Stevenson & Matheson. |
| ▲Chester*•†..... Chester | HENRY & McLURE. |
| ▲Chesterfield*. Chesterfield | E. J. Kennedy. |
| Clinton*•†..... Laurens | See Laurens. |
| Clio*•† ..... Marlboro | T. W. Boucher. |
| ¶▲Columbia*•†... Richland | WM. H. LYLES. Solicitor for the Bank of Columbia, S. C. |
| ▲Conway*•†..... Horry | R. B. Scarborough. |
| ▲Darlington*•† .Darlington | WOODS & MACFARLAN. |
| Denmark*•†.... Bamberg | S. G. Maryfield. |
| Dillon*•†..... Marion | Sellens & Sellens. |
| Easley*•†..... Pickens | See Pickens. |
| ▲Edgefield*•†.... Edgefield | A. S. TOMPKINS. |
| Fingerville.. Spartanburg | See Spartanburg. |
| ▲Florence*•†..... Florence | P. A. WILCOX. |
| Fort Mill*•†..... York | See Rockhill. |
| ▲Gaffney*•†..... Cherokee | Wallace & Otts. |
| ▲Gergetown*•†Georget'wn | Walter Hazard. |
| ▲Greenville*•†.. Greenville | ISAAC M. BRYAN. |
| ▲Greenwood*•† Greenwo'd | SHEPPARDS & GRIER. |
| ▲Hampton*•†..... Hampton | James W. Moore. |
| Heath Springs*Lancaster | See Lancaster. |
| Johnston*•† ....Edgefield | See Edgefield. |
| Kershaw*•†.... Lancaster | E. D. Blakeney. |
| ▲Kingstree*•† .Williamsb'g | T. M. Gilland. |
| ▲Lancaster*•†.... Lancaster | ERNEST MOORE. |
| ▲Laurens*•†..... Laurens | W. H. MARTIN. |
| ▲Lexington*•†... Lexington | Efird & Dorcher. |
| ▲Manning*•†.... Clarendon | W. C. Davis. |
| ▲Marion*•†..... Marion | C. A. WOODS. |
| McColl*•†..... Marlboro | See Bennettsville. |
| ▲Monks Corner*•†Berkeley | See Charleston. |
| Mullins*•†..... Marion | See Marion. |
| ▲Newberry*•†... Newberry | J. J. CULBREATH. |
| Newry* ..... Oconee | See Walhalla. |
| ▲Orangeburg*•† Orangeb'g | JAMES F. IZLAR. |
| Pelzer*•†..... Anderson | See Greenville. |
| Pendleton*•†... Anderson | R. W. Simpson. |
| ▲Pickens*..... Pickens | Julius E. Boggs. |
| Prosperity*•†.. Newberry | See Newberry. |
| Ridgeway*•†.....Fairfield | R. A. Means. |
| Rock Hill*•†..... York | W. J. CHERRY. |
| ▲Saluda*..... Saluda | Ramage & Gregory. |
| Seneca*•†..... Oconee | See Walhalla. |
| ▲Spartanburg*•† Sp'rtanb'g | JOHNSON & NASH. |
| ▲St. George*...Dorchester | J. Otey Reed. |
| St. Matthews*•†Orangeb'g | See Orangeburg. |
| Summerville*•† Dorch'ter | H. A. M. Smith. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| ▲Sumter*✠† ..... Sumter | LEE & MOISE. |
| Timmonsville*✠† Florence | See Florence. |
| ▲Union*✠† ..... Union | HYDRICK & SAWYER. |
| Varnville*✠† .... Hampton | J. W. Moore. |
| ▲Walhalla*✠† ..... Oconee | R. A. Thompson. |
| ▲Walterboro*✠† .. Colleton | Griffin & Padgett. |
| Westminster*✠† ... Oconee | See Walhalla. |
| Williamston*✠† Anderson | See Greenville. |
| ▲Winnsboro*✠† ... Fairfield | A. S. & W. D. DOUGLAS. |
| ▲Yorkville*✠† ..... York | G. W. S. HART. |

## SOUTH DAKOTA.

| Town and County. | Name. |
|---|---|
| ▲Aberdeen*✠† ..... Brown | C. M. STEVENS. |
| Alcester*✠† ..... Union | See Elk Point. |
| ▲Alexandria*✠† .... Hanson | E. E. Wagner. |
| Alpena*✠† ..... Jerauld | L. N. Loomis. |
| Andover*✠† ..... Day | See Webster. |
| Arlington*✠† .. Kingsbury | E. W. Smith. |
| ▲Armour*✠† ..... Douglas | JOHN T. MATHEWS. |
| Artesian*✠† ..... Sanborn | See Woonsocket. |
| Aurora*✠† ..... Brookings | See Brookings. |
| ▲Bangor* ..... Walworth | W. R. Green. |
| ▲Bellefourche*✠† ..... Butte | T. W. La Fleiche. |
| Beresford*✠† ..... Union | CHARLES W WOLBERT. |
| Bigstone*✠† ..... Grant | F. F. Moore. |
| Bijou Hills* ..... Brule | S. E. Wilson. |
| Blunt*✠† ..... Hughes | See Pierre. |
| Bowdle*✠† ..... Edmunds | A. F. Le Claire. |
| Bradley*✠† ..... Clark | See Clark. |
| Bridgewater*✠† .. McCook | E. L. Abel. |
| Bristol*✠† ..... Day | See Webster. |
| ▲Britton*✠† ..... Marshall | Byron Abbott. |
| ▲Brookings*✠† .. Brookings | CHEEVER & HALL. |
| Bryant*✠† ..... Hamlin | L. W. Stoeckel. |
| Canastota* ..... McCook | See Salem. |
| Canova*✠† ..... Miner | See Howard. |
| ▲Canton*✠† ..... Lincoln | HUNDSON & FORREST. |
| Carthage*✠† ..... Miner | See Howard. |
| Castalia* ..... Charles Mix | See Edgerton. |
| ▲Castlewood*✠† .... Hamlin | Ezra Adams. |
| Centerville*✠† ... Turner | KUNKLE & KUNKLE. |
| ▲Chamberlain*✠† ..... Brule | James Brown. |
| ▲Clark*✠† ..... Clark | C. G. SHERWOOD. |
| ▲Clearlake*✠† ..... Deuel | T. J. LAW. |
| Colman*✠† ..... Moody | See Dell Rapids. |
| Columbia*✠† ..... Brown | I. Hunsberger. |
| Conde*✠† ..... Spink | David Robertson. |
| Custer*✠† ..... Custer | E. L. Grantham. |
| ▲Davis*✠† ..... Turner | See Parker. |
| ▲Deadwood*✠† .. Lawrence | MARTIN & MASON. |
| Dell Rapids*✠† Minnehaha | R. W. Hobart. |
| Desmet*✠† ..... Kingsbury | E. S. Johnson. |
| Doland*✠† ..... Spink | Korns & Clark |
| Edgemont*✠† .. Fall River | T. F. McCorville. |
| Edgerton* ..... Charles Mix | G. P. HARBEN. |
| Egan*✠† ..... Moody | See Flandreau. |
| Elk Point*✠† ..... Union | H. M. Wallace |
| Elkton*✠† ..... Brookings | Alexander & Hooker. |
| Emery*✠† ..... Hanson | See Alexandria. |
| Erwin*✠† ..... Kingsbury | A. W. Stone. |
| Estelline*✠† ..... Hamlin | M. S. Liebenstein. |
| Eureka*✠† ..... McPherson | James M. Brown. |
| ▲Fairfax* ..... Gregory | E. M. Starcher. |
| Fairview*✠† ..... Lincoln | See Canton. |
| ▲Faulkton*✠† ..... Faulk | Frank Turner. |
| ▲Flandreau*✠† ..... Moody | GEORGE RICE. |
| ▲Fort Pierre*✠† ..... Stanley | Homer & Stewart. |
| Frankfort*✠† ..... Spink | See Redfield. |
| Frederick*✠† ..... Brown | J C Simmons. |
| Freeman*✠† .. Hutchinson | See Menno. |
| ▲Gannvalley* ..... Buffalo | H. B. Farren. |
| Garretson*✠† .. Minnehaha | Orr & Rodabaugh. |
| Gary*✠† ..... Deuel | Ashley L. Houghton. |
| ▲Gettysburg*✠† ..... Potter | F. B. PATTERSON. |
| Groton*✠† ..... Brown | F. E. Campbell. |
| Harrison* ..... Douglas | See Armour. |
| Hartford*✠† .. Minnehaha | See Sioux Falls. |
| Hecla*✠† ..... Brown | See Aberdeen. |
| Hetland*✠† .... Kingsbury | F. W. McGinness. |
| ▲Highmore*✠† ..... Hyde | F. M. Barnes. |
| Hill City*✠† ... Pennington | E. P. Williams. |
| Hitchcock*✠† ..... Beadle | E. Wilson. |
| ▲Hot Springs*✠† Fall River | LOOMIS S. CULL. |
| ▲Howard*✠† ..... Miner | Farmer & Farmer. |
| Hudson*✠† ..... Lincoln | A. R Jamison. |
| Hurley*✠† ..... Turner | John W. Edmunds. |
| ▲Huron*✠† ..... Beadle | PYLE & TAYLOR. |
| ▲Ipswich*✠† ..... Edmunds | C. H Barron. |
| Irene*✠† ..... Clay | See Yankton. |
| Iroquois*✠† .. Kingsbury | C. G. Swafford. |
| Jefferson*✠† ..... Union | See Elkpoint. |
| Keystone* ... Pennington | See Hill City. |
| Kimball*✠† ..... Brule | J. B. Long. |
| Lake Preston*✠† Kingsb'y | A. R. Abel. |
| Langford*✠† .... Marshall | See Britton. |
| Lead*✠† ..... Lawrence | G. B. Thompson. |
| Lennox*✠† ..... Lincoln | See Canton. |
| ▲Leola* ..... McPherson | See Eureka. |
| Leaterville*✠† ... Yankton | A. S. Dunning. |
| ▲Madison*✠† ..... Lake | J. H. Williamson. |
| Mellette*✠† ..... Spink | W. F. CORRIGAN. |
| Menno*✠† .... Hutchinson | W. Dimock. |
| ▲Millbank*✠† ..... Grant | GEORGE S. RIX. |
| ▲Miller*✠† ..... Hand | Fuscy & Baldwin. |
| ▲Mitchell*✠† ..... Davison | R. C. PRESTON. |
| Montrose*✠† ..... McCook | M. A. Butterfield. |
| ▲Mound City* .... Campbell | A. Sutherland. |
| Mount Vernon*✠† Davison | See Mitchell. |
| ▲Oacoma* ..... Lyman | J. G. Bartine. |
| Oldham*✠† ..... Kingsbury | See Desmet. |
| ▲Olivet* ..... Hutchinson | M. T. Halphide. |
| ▲Onida* ..... Sully | J. H. Gropengieser. |
| ▲Parker*✠† ..... Turner | B. H. Hurd. |
| Parkston*✠† .. Hutchinson | John G. Hawley. |
| Pierpoint*✠† ..... Day | See Webster. |
| ¶▲Pierre*✠† ..... Hughes | ESTES & LAMBERT. |
| ▲Plankinton*✠† ..... Aurora | S. H. Bakewell. |
| Platte ..... Charles Mix | G. B. HARBEN. |
| Pukwana*✠† ..... Brule | See Chamberlain. |
| ▲Rapid City*✠† .. Pennington | WOOD & BUELL. |
| ▲Redfield*✠† ..... Spink | STERLING & MORRIS. |
| Revillo*✠† ..... Grant | H. E. Jones. |
| ▲Salem*✠† ..... McCook | E. H. Wilson. |
| Scotland*✠† .. Bon Homme | F. D. Wicks. |
| ▲Sioux Falls*✠† Minnehaha | BAILEY & VOORHEES. Attorneys for Sioux Falls National Bank, W. U Telegraph Co., Illinois Central R. R. Co., the Burlington, Cedar Rapids & Northern Ry. Co., and R. G. Dun & Co. |
| Sisseton*✠† ..... Roberts | R. O. Pearson. |
| Spearfish*✠† ..... Lawrence | R. F. Crawford. |
| Spencer*✠† ..... McCook | See Salem. |
| Springfield*✠† Bonhomme | Wilcox & Clermont. |
| ▲Sturgis*✠† ..... Meade | CHARLES C. POLK. |
| Summit*✠† ..... Roberts | See Wilmot. |
| Toronto*✠† ..... Deuel | See Clear Lake. |
| Tripp*✠† ..... Hutchinson | See Armour. |
| ▲Tyndall*✠† ... Bonhomme | W. T. Williams. |
| Valley Springs*✠† Minn'ha | See Sioux Falls. |
| Verdon*✠† ..... Brown | See Groton. |
| ▲Vermillion*✠† ..... Clay | J. A. COPELAND. |
| Viborg*✠† ..... Turner | See Parker. |
| Vienna*✠† ..... Clark | See Clark. |
| Volga*✠† ..... Brookings | A. S. Mitchell. |
| Wakonda*✠† ..... Clay | See Centerville. |
| Warner*✠† ..... Brown | See Aberdeen. |
| ▲Watertown*✠† .Codington | A. SHERIN. |
| Waubay*✠† ..... Day | See Webster. |
| ▲Webster*✠† ..... Day | FRANK SEARS. |
| Wessington*✠† ..... Beadle | F. M. Simmons. |
| ▲Wessington Sp'gs*. Jer'ld | J. R. Francis. |
| ▲Wheeler* .... Charles Mix | D. P. Lamb. |
| White*✠† ..... Brookings | Charles H. Farrell. |
| WhiteLake*✠† ..... Aurora | A. H. Henneous. |
| Whiterock*✠† ..... Roberts | See Sisseton. |
| Whitewood*✠† .. Lawrence | See Deadwood. |
| Willowlake*✠† ..... Clark | See Clark. |
| ▲Wilmot*✠† ..... Roberts | HOWARD BABCOCK. |
| Wolsey*✠† ..... Beadle | Chenoweth Bros. |
| ▲Woonsocket*✠† .. Sanborn | J. T. Kean. |
| Worthing*✠† ..... Lincoln | See Canton. |
| ▲Yankton*✠† ..... Yankton | FRENCH & ORVIS. |

## TENNESSEE.

| Town and County. | Name. |
|---|---|
| ▲Alamo* ..... Crockett | Isaac K Revelle. |
| Alexandria* ..... DeKalb | Dan Williams. |
| ▲Altamont ..... Grundy | See Tracy City. |
| ▲Ashland City* .. Cheatham | J. J Lenox. |
| ▲Athens*✠† ..... McMinn | BURKETT & MANSFIELD. |
| Bellbuckle*✠† .... Bedford | W. B. Bates. |
| Belle*✠† ..... Crockett | Eugene Casey. |
| ▲Benton* ..... Polk | B. B. C. Witt. |
| ▲Blountville* ..... Sullivan | H. H. Smith. |
| ▲Bolivar*✠† ..... Hardeman | Wood & McNeal. |
| Bristol*✠† ..... Sullivan | CURTIN & HAYNES. |
| ▲Brownsville*✠† . Haywood | J. W. E. MOORE. |
| ▲Byrdstown* ..... Pickett | W. J. Chilton. |
| ▲Camden*✠† ..... Benton | S. L. Peeler. |
| ▲Carthage*✠ ..... Smith | J. M. Fisher. |
| ▲Celina* ..... Clay | M. C. Sidwell. |
| Centerville*✠† ... Hickman | CLAGETT & FLOWERS. |
| ▲Charlotte* ..... Dickson | Morris & Cook |
| ▲Chattanooga*✠† . Hamilton | CASE & CASE. Refer to John D. Archbold, of Standard Oil Co., New York City, and James N. Gamble, of Proctor & Gamble, Cincinnati. |
| " ..... " | COOKE, SWANEY & COOKE. Attorneys for Southern Ry. Co., M. & C. R. R. Co. Refer to First and Third National banks of Chattanooga. |
| " ..... " | SYDNEY B. WRIGHT. Refers to First National Bank. |
| ▲Clarksville*✠† .... Montg'y | LEECH & SAVAGE. |
| ▲Cleveland*✠† ..... Bradley | J. C Ramsey. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. ✠ Express Office. † Telegraph Station ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Clifton* .....Wayne | See Waynesboro. |
| ▲Clinton*† .....Anderson | J. A. Fowler. |
| Coalcreek*† .. Anderson | See Clinton. |
| Collierville*† .....Shelby | See Memphis. |
| ▲Columbia*† .....Maury | J. C. VOORHIES |
| ▲Cookeville*● .....Putnam | A. Algood. |
| ▲Covington*†..... Tipton | C. B. Simonton. |
| ▲Crossville*...Cumberland | Robinson, Smith & Lansden. |
| Cumberl'd Gap*†Claib'ne | J. H. S. Morison. |
| ▲Dandridge*† ....Jefferson | Eugene Holtsinger. |
| ▲Dayton*† .....Rhea | B. G. McKENZIE. |
| ▲Decatur* .....Meigs | J. W. Lillard. |
| ▲Decaturville*† .....Decatur | J. A. England. |
| Decherd*† .....Franklin | See Winchester. |
| Dickson*† .....Dickson | W. E. Cullum. |
| ▲Dover* .....Stewart | J. W. Stout. |
| ▲Dresden*† .....Weakley | T. K. Reynolds. |
| ▲Dunlap*† .....Sequatchie | Stewart & Stewart. |
| Dyer*† .....Gibson | See Trenton. |
| ▲Dyersburg*† .....Dyer | LATTA & LATTA. |
| ▲Elizabethton*† .....Carter | TIPTON & MILLER. |
| ▲Erin*† .....Houston | Dunbar & Hobbs. |
| ▲Erwin* .....Unicoi | See Johnson City. |
| ▲Fayetteville*† ...Lincoln | W. B. LAMB. |
| ▲Franklin*† ...Williamson | HEARN, McCORKLE & LANE. |
| ▲Gainesboro* .....Jackson | J. T. & O. H. Anderson. |
| ▲Gallatin*† .....Sumner | B. D. BELL. |
| Goodlettsville*†Davidson | Pardue & Bass. |
| Gordonsville*● .....Smith | E. M. McDonald. |
| ▲Greeneville*† .....Greene | Shoun & Susong. |
| Greenfield*† ... Weakley | J. C James. |
| Halls* .....Lauderdale | See Dyersburg. |
| Harriman*† .....Roane | S. C. BROWN. |
| ▲Hartsville* .....Trousdale | J. E. Foust. Jr. |
| ▲Henderson*† .....Chester | T. F. Stubblefield. |
| Humboldt*† .....Gibson | J. A. Collingsworth. |
| ▲Huntingdon*† .....Carroll | Allbritten & Maddox. |
| ▲Huntsville* .....Scott | J. F. Baker. |
| ▲Jacksboro* .....Campbell | W. R. Peters. |
| ▲Jackson*† .....Madison | HAYNES & GILMORE. |
| ▲Jamestown* .....Fentress | CONATSER & CASE. |
| ▲Jasper*† .....Marion | Spears & Roberson. |
| Jellico*† .....Campbell | H. M. Goins. |
| JohnsonCity*†. Washin'n | KIRKPATRICK, WILLIAMS & BOWMAN. |
| ▲Jonesboro*† Washington | Newton Stocker. |
| Kenton*† .....Obion | J. L. Fry. |
| ▲Kingston* .....Roane | YOUNG & BREAZEALE. |
| ▲Knoxville*† .....Knox | CORNICK & CORNICK. Refer to East Tennessee National Bank, City National Bank, and Union Bank. |
| " ..... " | GREEN & SHIELDS. Attorneys for City National Bank. |
| " ..... " | LUCKY, SANFORD & FOWLER. Attorneys for East Tennessee National Bank. Refer to Central Trust Co. of New York. |
| ▲Lafayette* ..... Macon | J. S. Wootten. |
| ▲Lawrenceburg*†Lawr'ce | W. R. King. |
| ▲Lebanon*† .....Wilson | E. E. BEARD. |
| Lenoir City* .....Loudon | Fox & Greer. |
| ▲Lewisburg*† .....Marshall | W. P. McClure. |
| ▲Lexington*† ..Henderson | John E. McCall. |
| Liberty* .....De Kalb | See Smithville. |
| ▲Linden* .....Perry | Fred M. Carter. |
| ▲Livingston* .....Overton | W. H. Hussey. |
| ▲Loudon*† .....Loudon | G W. Fox. |
| ▲Lynchburg* .....Moore | Parks & Parks. |
| Lynnville*† .....Giles | See Pulaski. |
| ▲Madisonville*† .....Monroe | McCroskey & McCroskey. |
| ▲Manchester*† .... Coffee | Cross & Ramsey. |
| Martin*† ..... Weakley | BAWDEN & MAIDEN. |
| ▲Maryville* .....Blount | F. H. LAMON. |
| ▲Maynardville* .....Union | N. & Samuel J. Allor. |
| McKenzie*† ..... Carroll | See Huntingdon. |
| ▲McMinnville*† ...Warren | LIND & HOODENPYL. |
| ▲Memphis*† .....Shelby | HENRY CRAFT, Equitable Bldg. Attorney for Union & Planters Bank. A complete collection department. |
| " ..... " | McFARLAND & NEBLETT, 22 Madison st. Attorneys for National Bank of Commerce. |
| " ..... " | METCALF & METCALF. Refer to any bank in Memphis. |
| " ..... " | WILLIAM A. PERCY, Porter Building. Attorney Memphis National Bank and Peoples Saving Bank. |
| " ..... " | SCRUGGS & ROSEBROUGH, Attorneys for Security Bank. Refer to any bank in the city. |
| " ..... " | WARINNER & WARINNER, Attorneys for First National Bank. |
| Milan*† .....Gibson | H. M. Clark. |
| ▲Morristown*† ..Hamblen | SHIELDS & MOUNTCASTLE. |
| Mossycreek*†..Jefferson | C. T. Rankin. |
| ▲Mountain City*...Johnson | Donnelly & Donnelly. |
| Mount Pleasant*†.Maury | See Columbia. |
| ▲Murfreesboro*† Ruther'd | PALMER & RIDLEY. |
| ¶▲Nashville*†...Davidson | MOORE & McNALLY, Cole Bldg. References—New York: Carter, Hughes & Dwight; Nashville: Union Bank & Trust Co. |
| Newbern*† .....Dyer | N. L. Scobly. |
| Newburg .....Lewis | See Columbia. |
| ▲Newport*† ..... Cocke | H. N. Cate. |
| Obion*† .....Obion | See Union City. |
| ▲Ooltewah*† .....James | See Chattanooga. |
| ▲Paris*† .....Henry | J. C. SWEENEY. |
| Petersburg*† .....Lincoln | See Fayetteville. |
| ▲Pikeville*† .....Bledsoe | John C. Myers. |
| ▲Pulaski*† .....Giles | HUME R. STEELE. |
| ▲Ripley*† .....Lauderdale | Thomas Steele. |
| Rockwood*† .....Roane | T. A. WRIGHT. |
| ▲Rogersville*† ...Hawkins | J. O. Phillips. |
| Rutherford*† .... Gibson | A. J. Elwie. |
| Rutledge*† .....Grainger | A. F. Bryan. |
| ▲Savannah* .....Hardin | Broyles & McDougall. |
| ▲Selmer*† ..... McNairy | W. K. Abernathy. |
| ▲Sevierville* ..... Sevier | M. B. McMahon. |
| ▲Shelbyville*† ....Bedford | E. CALDWELL. |
| ▲Smithville* .....DeKalb | R. L. Cantrell. |
| ▲Sneedville* .....Hancock | W. B. Davis. |
| ▲Somerville*† .....Fayette | H. C. Moorman. |
| South Pittsburg*†Marion | M. M. Allison. |
| ▲Sparta*† ..... White | M. A. Cummings. |
| ▲Spencer* ..... Van Buren | A. L. Hamby. |
| Spring City*† .....Rhea | R. C. M. Cunningham. |
| ▲Springfield*† ..Robertson | A. E. GARNER. |
| Sweetwater*† .... Monroe | Young & Young. |
| ▲Tazewell* .....Claiborne | H. Y. Hughes. |
| ▲Tiptonville* ..... Lake | W. W. Cochran. |
| Tracy City*† .....Grundy | J. B. Ferguson. |
| ▲Trenton*† .....Gibson | WALKER & HUNT. |
| Trimble*† .....Dyer | See Newbern. |
| Troy* .....Obion | J. G. Smith & Son. |
| Tullahoma*† .....Coffee | Davidson & Aydelott. |
| ▲Union City*† .....Obion | L. S. PARKS. |
| ▲Wartburg* .....Morgan | Baker & Riseden. |
| Wartrace*† .....Bedford | C. S. Ivie. |
| Watertown*● ..... Wilson | A. P. Womock. |
| ▲Waverly*† ..Humphreys | THOMAS F. BOWMAN. |
| ▲Waynesboro* ..... Wayne | John F. Morrison. |
| ▲Winchester*† .. Franklin | EMBREY & TAYLOR. |
| ▲Woodbury* .....Cannon | James A. Jones. |

## TEXAS.

| Town and County. | Name. |
|---|---|
| ▲Abilene*† .....Taylor | JOHN BOWYER. |
| ▲Albany*† ....Shackleford | WARREN & WEBB, Attorneys. WEBB & HILL, Agents. |
| Alice*† .....Nueces | See Corpus Christi. |
| ▲Alpine*† .....Brewster | L. F. Fishback. |
| Alvarado*† .....Johnson | I. A. Patton. |
| Alvin*† .....Brazoria | L. F. Fishback. |
| Alvord*† .....Wise | J. W. Bashaw. |
| ▲Amarillo*† .....Potter | Plemmons & Veal. |
| ▲Anderson* .....Grimes | Buffington & Buffington. |
| ▲Angleton*† .....Brazoria | L. R. Bryan. |
| ▲Anson* .....Jones | R. Colbert. |
| Aransas Pass*†San Pat'io | See Corpus Christi. |
| ▲Archer City* .....Archer | T. H. Marberry. |
| Arlington*† .....Tarrant | J. O. W. Burney. |
| ▲Athens*†● .....Henderson | RICHARDSON, WATKINS & MILLER. |
| Atlanta*† .....Cass | O'Neal & Allday. |
| ¶▲Austin*† .....Travis | J. L. PEELER, General Attorney for John W. Mackay, New York; First National Bank of Austin, and James H. Raymond & Co., bankers. |
| " ..... " | WEST & COCHRAN, Attorneys for Austin National Bank. |
| ▲Baird*† .....Callahan | O. Bowyer. |
| ▲Ballinger*† ..... Runnels | HARRIS & SMITH. |
| ▲Bandera* .....Bandera | J. R. Storms. |
| ▲Barstow*† .....Ward | See Pecos. |
| Bartlett*† .... Williamson | See Belton. |
| ▲Bastrop*† .....Bastrop | ORGAIN & GARWOOD. |
| ▲Batesville* .....Zavalla | See Pearsall. |
| ▲Bay City* .....Matagorda | William E. Austin. |
| ▲Beaumont*† ....Jefferson | GREEN & GREEN. |
| ▲Beeville*† .....Bee | J. C. CRISP. |
| ▲Bellville*† .....Austin | Blake & Holland. |
| ▲Belton*† .....Bell | A. M. MONTRITH. |
| ▲Benjamin* .....Knox | G. B. Landrum. |
| Bertram*† ..... Burnet | See Burnet. |
| ▲Bigspring*† .....Howard | S. H. MORRISON. |
| Blanco* .....Blanco | J. W. Baines. |
| Blooming Grove*† Nav'o | Calliculf & Call. |
| Blossom*† .....Lamar | See Paris. |
| ▲Boerne*† .....Kendall | F. W. Schweppe. |
| ▲Bonham*† ..... Fannin | R. B. SEMPLE. |
| ▲Boston .....Bowie | See Texarkana. |
| Bowie*† ..... Montague | W. C. NEWMAN. |
| ▲Brackettville*† ...Kinney | W. L. CLAMP. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| ▲Brady* .....McCulloch | F. M. Newman. |
| Brandon*•†.....Hill | See Hillsboro. |
| ▲Breckenridge* ..Stephens | William Veale & Son. |
| Bremond*•† ....Robertson | J. W. Woods. |
| ▲Brenham*•†..Washington | CAMPBELL & PENNINGTON. |
| Bridgeport*•†.....Wise | C. A. Bridgeman. |
| ▲Brownsville*•†..Cameron | JAMES B. WELLS. |
| ▲Brownwood*•† ....Brown | JENKINS & McCARTNEY. |
| ▲Bryan*•† .....Brazos | DOREMUS & BUTLER. |
| Burkeville* .....Newton | Blake & Smith. |
| ▲Burnet*•†.....Burnet | J. G. Cook. |
| Burton*•†.... Washington | J. J. McCain. |
| ▲Caldwell*•†.....Burleson | Alexander & Heslip. |
| Calvert*•†.....Robertson | Field & Taylor. |
| ▲Cameron*•† .....Milam | HEFLEY, McBRIDE & WATSON. |
| ▲Canadian*•†.....Hemphill | W. D. Fisher. |
| ▲Canton* .....Van Zandt | Haynes & Reese. |
| ▲Canyon*• .....Randall | See Amarillo. |
| ▲Carrizo*† .....Zapata | See Pearsall. |
| ▲Carrizo Springs* ..Dimmit | See Pearsall. |
| ▲Carthage*•† .....Panola | Claude Pollard. |
| Castroville* .....Medina | See Uvalde. |
| ▲Center* .....Shelby | I. O. B. RICHARDSON. |
| ▲Centerville* .....Leon | Dean & Dean. |
| ▲Channing*•† .....Hartley | W. Boyce. |
| Chico*•†.....Wise | John L. Morris. |
| ▲Childress*•†.....Childress | W. T. McConnell. |
| Cisco*•† .....Eastland | J. J. Butts. |
| ▲Clairemont* .....Kent | See Snyder. |
| ▲Clarendon*•†.....Donley | H. B. White. |
| ▲Clarksville*•†..Red River | Chambers & Dook. |
| ▲Claude*•† .....Armstrong | Ira Webster. |
| ▲Cleburne*•†.....Johnson | GOLDSMITH & WALKER. |
| Clifton*•† .....Bosque | J. C. O'Bryan. |
| ▲Coldspring*..San Jacinto | Felix G. Bryan. |
| ▲Coleman*•†.....Coleman | T. R. AUSTIN. |
| ▲Colorado*•†.....Mitchell | W. B. Crockett. |
| Columbia*•† ....Brazoria | J. N. Shapard. |
| ▲Columbus*•†....Colorado | GEORGE McCORMICK. |
| ▲Comanche*•†..Comanche | L. B. Russell. |
| Commerce*•† .....Hunt | T. W. Thompson. |
| ▲Conroe*•† .. Montgomery | T. E. Humphrey. |
| ▲Cooper*•† .....Delta | L. L. Wood. |
| ▲Corpus Christi*•†.Nueces | DELMA & GIVENS. |
| ▲Corsicana*•† .... Navarro | McKIE & AUTRY. |
| ▲Cotulla*•† ..... La Salle | C. H. Mayfield. |
| Cresson*•†..... Hood | See Cleburne. |
| ▲Crockett*•†.....Houston | NUNN & NUNN. |
| ▲Crowell* .....Foard | Robert Cole. |
| ▲Cuero*•†..... DeWitt | JOHN H. BAILEY. |
| ▲Daingerfield*•†.... Morris | J. M. Moore. |
| ▲Dallas*•†..... Dallas | HILL & DABNEY. State Attorneys for the Middlesex Banking Co., Middletown, Conn., and Guarantee Savings, Loan & Investment Co., Washington, D.C. General Attorneys for The Mutual Building Association, National Guarantee Loan & Trust Co., Dallas Gas & Fuel Co., and E. O. Stanard Milling Co., Dallas. Refer to American National Bank. |
| ▲Decatur*•†.....Wise | R. E. CORSWELL. |
| DeKalb*•†.....Bowie | W. W. Dillard. |
| Deleon*•†.....Comanche | A. R. Pool. |
| ▲Delrio*•†..... Valverde | JOSEPH JONES. |
| Denison*•†..... Grayson | W. M. PECK. |
| ▲Denton*•† ..... Denton | ALVIN C. OWSLEY. |
| Detroit*•†.....Red River | See Clarksville. |
| ▲Dickens* .....Dickens | See Plainview. |
| ▲Dimmitt*..... Castro | S. Gaugh. |
| Dublin*•†..... Erath | McCAIN & DANIELS. |
| ▲Dumas ..... Moore | See Amarillo. |
| Eaglelake*•†.... Colorado | W. S. Strickland. |
| ▲Eagle Pass*•†.. Maverick | J. M. GOGGIN. |
| ▲Eastland*•†.....Eastland | D. G. Hunt. |
| ▲Edna*•†..... Jackson | Dobbs & McCrory. |
| Elcampo*•†..... Wharton | W. L. Hall. |
| Elgin*•†..... Bastrop | See Bastrop. |
| ▲El Paso*•†..... El Paso | BEALL & KEMP. |
| ▲Emma*..... Crosby | See Plainview. |
| ▲Emory*•†..... Rains | W. H. Clendenin. |
| ▲Ennis*•†.....Ellis | D. F. SINGLETON. |
| ▲Fairfield*..... Freestone | Boyd, Compton & Anderson. |
| Farmersville*•†.... Collin | D. P. JOHNSON. |
| Ferris*•†..... Ellis | M. McKnight. |
| Flatonia*•†..... Fayette | Lane & Lane. |
| ▲Floresville*•†..... Wilson | B. F. BALLARD. |
| ▲Floydada*..... Floyd | See Plainview. |
| Forney*•†.....Kaufman | See Terrell. |
| ▲Fort Davis*†... Jeff Davis | O. L. Price. |
| ▲Fort Stockton* .... Pecos | See Pecos. |
| ▲Fort Worth*•†....Tarrant | MATLOCK, COWAN & BURNEY. Attorneys for American National Bank. |
| " ..... " | WEST, SMITH & CHAPMAN. Attorneys for First National Bank. |

| Town and County. | Name. |
|---|---|
| ▲Franklin*•†....Robertson | J. D. Gann. |
| ▲Fredericksburg* Gillespie | A. O. COOLEY. |
| Frost*•..... Navarro | B. H. Johnson. |
| ▲Gail*..... Borden | See Snyder. |
| ▲Galveston*•†..Galveston | POTTER & POTTER. |
| ▲Galveston*•†...Galveston | MANN & BAKER. Att'ys for Texas Guarantee & Trust Co. |
| " ..... " | SPENCER & KINCAID. Refer to Galveston National Bank or any Bank or business man in Galveston. |
| Ganado*•† ..... Jackson | See Edna. |
| ▲Garden City*.. Glasscock | See Midland. |
| Garland*•†..... Dallas | See Dallas. |
| ▲Gatesville*•†.....Coryell | J. E. Walker. |
| ▲Georgetown*•†.. Will'son | SANSOM & SANSOM. |
| ▲Giddings*•†..... Lee | J. L. Rousseau. |
| ▲Gilmer*•† .....Upshur | Barnwell & Eberhart. |
| ▲Glenrose*..... Somervell | B. F. ROBERTS. |
| ▲Goldthwaite*•†.....Mills | E. B. ANDERSON. |
| ▲Goliad*•†..... Goliad | G. E. Pope. |
| ▲Gonzales*•†..... Gonzales | BURGESS & HOPKINS. |
| ▲Graham*•..... Young | Arnold & Arnold. |
| ▲Granbury*•†..... Hood | J. J. HINER. |
| Grandview*•†.... Johnson | F. A. Arnold. |
| Granger*•†... Williamson | J. W. Posey. |
| ▲Greenville*•†.....Hunt | CRADDOCK & LOONEY. |
| ▲Groesbeck*•†..Limestone | Farrar, Williams & Farrar. |
| ▲Groveton*•†..... Trinity | Kenley & Stevenson. |
| ▲Guthrie*.....King | See Benjamin. |
| ▲Hallettsville*•†... Lavaca | PATTON & ELLIS. |
| ▲Hamilton*†..... Hamilton | J. A. Eldson. |
| ▲Hansford..... Hansford | See Canadian. |
| ▲Haskell*..... Haskell | Foster & Scott. |
| Hearne*•†..... Robertson | Bishop & Lane. |
| ▲Hemphill*..... Sabine | A. D. Hamilton. |
| ▲Hempstead*•†.....Waller | A. C. Tompkins. |
| ▲Henderson*•†..... Rusk | J. HARVEY TURNER. |
| ▲Henrietta*•† ..... Clay | W. G. EUSTIS. |
| Hico*•†..... Hamilton | D. Langford. |
| ▲Hidalgo*..... Hidalgo | See Rlogrande. |
| Higgins*•†.....Lipscomb | E. C. Gray. |
| ▲Hillsboro*•†..... Hill | WEAR & PARR. |
| Holland*•†..... Bell | See Temple. |
| ▲Hondo*•†.....Medina | E. De Montel. |
| Honeygrove*•†....Fannin | G. W. Wells. |
| ▲Houston*•†.....Harris | EWING & RING. Attorneys for First National and Commercial National Banks. |
| " ..... " | GOLDTHWAITE & MOODY. Attorneys for First National Bank. |
| " ..... " | W. C. OLIVER. Refers to First National Bank and American National Bank. |
| Howe*•†..... Grayson | See Sherman. |
| Hubbard*..... Hill | Boyd & Frisby. |
| ▲Huntsville*•† .....Walker | McKINNEY & HILL. |
| Hutto*•†.....Williamson | See Taylor. |
| Iowapark*•†..... Wichita | Hinton Smith. |
| Italy*•† ..... Ellis | See Waxahachie. |
| Itasca*•†..... Hill | M. S. Wood. |
| ▲Jacksboro*•..... Jack | E. W. Nicholson. |
| Jacksonville*•†.Cherokee | J. E. Fleager. |
| ▲Jasper*..... Jasper | W. W. BLAKE. |
| ▲Jefferson*•† ..... Marion | R. R. TAYLOR. |
| Jewett*•†..... Leon | See Centerville. |
| ▲Johnson City*.....Blanco | N. T. Stubbs. |
| ▲Junction* ..... Kimble | Horace E. Williams. |
| ▲Karnes City*•†....Karnes | J. C. GOODE. |
| ▲Kaufman*•†.... Kaufman | M. H. GASSETT. |
| Kemp*•† ..... Kaufman | See Kaufman. |
| Kerens*•†..... Navarro | See Corsicana. |
| ▲Kerrville*•†..... Kerr | Garrett & Burney. |
| Killeen*•†..... Bell | M. N. Baldwin. |
| Kosse*•†.....Limestone | See Groesbeck. |
| ▲Kountze*•†.....Hardin | W. W. DIES. |
| Kyle*•..... Hays | See San Marcos. |
| Ladonia*•†..... Fannin | R. M. Rowland. |
| ▲Lagrange*•†..... Fayette | Lane & Lane. |
| ▲Lampasas*•†....Lampasas | W. B. ABNEY. |
| Lancaster*•†..... Dallas | John W. George. |
| ▲Laplata..... Deaf Smith | C. G. Witherspoon. |
| Laporte*•†..... Harris | See Houston. |
| ▲Laredo*•†..... Webb | DODD & MULLALLY. |
| Leander*•†.... Williamson | See Georgetown. |
| Leonard*•†..... Fannin | Ross & Ross. |
| Lewisville*•†..... Denton | See Denton. |
| ▲Liberty*•†..... Liberty | E. T. Branch. |
| ▲Linden*..... Cass | J. S. Mills. |
| ▲Lipscomb*..... Lipscomb | See Canadian. |
| ▲Livingston*•†.....Polk | Hill & Hill. |
| ▲Llano*•†..... Llano | J. H. McLean. |
| ▲Lockhart*•†..... Caldwell | J. J. SHEPPARD. |
| ▲Longview*•†..... Gregg | Turner & McHaney. |
| Lorena*•†.....McLennan | See Waco. |
| Lott*•†..... Falls | George A. Hodges. |
| ▲Lubbock*..... Lubbock | See Plainview. |
| ▲Lufkin*•†..... Angelina | Mantooth & Townsend. |
| Luling*•†..... Caldwell | H. B. Story. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

| Town and County. | Name. |
|---|---|
| ▲Madisonville*.....Madison | Dean & Dean. |
| Manor*†.....Travis | James M. Harris. |
| Mansfield*•.....Tarrant | W. D. House. |
| Marble Falls*•†.....Burnet | See Burnet. |
| ▲Marfa*†.....Presidio | H. H. Kilpatrick. |
| ▲Marlin*†.....Falls | MARTIN & EDDINS. |
| ▲Marshall*†.....Harrison | T. P. Young. |
| ▲Mason*†.....Mason | Runge & Crawford. |
| ▲Matador*.....Motley | See Plainview. |
| McGregor*•†..McLennan | W. C. O'Bryan. |
| ▲McKinney*•†.....Collin | ABERNATHY & MANGUM. |
| ▲Memphis*†.....Hall | C. R. Brice. |
| ▲Menardville*.....Menard | L. W. Ainsworth. |
| ▲Meridian*•†.....Bosque | Robertson & Robertson. |
| Merkel*†.....Taylor | See Abilene. |
| Mesquite*•†.....Dallas | See Dallas. |
| Mexia*•†.....Limestone | W. E. Doyle. |
| ▲Miami*†.....Roberts | See Canadian. |
| ▲Midland*•†.....Midland | R. H. Zane. |
| Midlothian*•†.....Ellis | J. H. Peebles. |
| Milford*•†.....Ellis | H. N. C. Davis. |
| Mineola*•†.....Wood | Cate & Bruce. |
| Mineralwells*•†P'loPinto | Albert Stevenson. |
| ▲Mobeetie*.....Wheeler | See Amarillo. |
| ▲Montague*.....Montague | G. W. ALCORN. |
| Moody*•†.....McLennan | John S. Patterson. |
| Morgan*•†.....Bosque | See Meridian. |
| Moulton*•†.....Lavaca | See Flatonia. |
| Mount Calm*•†.....Hill | See Hillsboro. |
| ▲Mt. Pleasant*•†.....Titus | S. P. Pounders. |
| ▲Mt. Vernon*•†...Franklin | R. E. Dorenport. |
| ▲Nacogdoches*•†Na'doch's | J. C. HARRIS. |
| Naples*•†.....Morris | See Daingerfield. |
| Navasota*•†.....Grimes | G. W. L. CARR. |
| New Boston*•†.....Bowie | R. M. Hubbard. |
| ▲New Braunfels*•†. Comal | F. J. MAIER. |
| ▲Newton*.....Newton | Cheatham & Syler. |
| Nocona*•†.....Montague | W. D. Hagler. |
| ▲Oakville*.....Live Oak | F. H. Church. |
| ▲Ochiltree.....Ochiltree | See Higgins. |
| ▲Odessa*•†.....Ector | See Midland. |
| Omaha*•†.....Morris | See Daingerfield. |
| ▲Orange*•†.....Orange | HOLLAND, LINK & HOLLAND |
| Overton*•†.....Rusk | See Henderson. |
| ▲Ozona*.....Crockett | S. D. Foote. |
| ▲Paducah*.....Cottle | See Quanah. |
| ▲Paintrock*.....Concho | Garland & Montgomery. |
| ▲Palestine*•†...Anderson | B. H. GARDNER. |
| ▲Palopinto*†.....Palo Pinto | H. E. Bradford, Jr. |
| ▲Panhandle*•†.....Carson | See Amarillo. |
| ▲Paris*•†.....Lamar | ALLEN & DOHONEY. |
| Parnell.....Roberts | See Canadian. |
| ▲Pearsall*•†.....Frio | R. W. Hudson. |
| ▲Pecos*•†.....Reeves | T. J. Hefner. |
| Pilotpoint*•†.....Denton | John Collier. |
| ▲Pittsburg*•†.....Camp | W. R. HEATH. |
| ▲Plainview*.....Hale | L. S. Kinder. |
| Plano*•†.....Collin | R. T. Shelton. |
| ▲Pleasanton*.....Atascosa | G. M. Martin. |
| Port Arthur*•†..Jefferson | John L. Austin. |
| ▲Port Lavaca*•†..Calhoun | W. Wilson. |
| ▲Quanah*•†.....Hardeman | M. M. HANKINS. |
| ▲Quitman*.....Wood | V. B. Harris. |
| ▲Rayner*.....Stonewall | See Anson. |
| ▲Refugio*.....Refugio | See Victoria. |
| ▲Richmond*•†..Fort Bend | D. R. Pearson. |
| ▲Riogrande*†.....Starr | MONROE & SEABURY. |
| ▲Robert Lee*.....Coke | W. C. Merchant. |
| ▲Roby*.....Fisher | Crane & Yantis. |
| Rockdale*•†.....Milam | N. H. Tracy. |
| Rockisland*•†....Colorado | See Weimar. |
| ▲Rockport*•†.....Aransas | E. A. Stevens. |
| ▲Rocksprings*...Edwards | Samuel Hough. |
| ▲Rockwall*•†.....Rockwall | W. B. Wade. |
| Rodgers*•†.....Bell | See Belton. |
| Rosebud*•†.....Falls | George W. Riddle. |
| Roundrock*•†..W'l'mson | R. R. Hyland. |
| Royse City*.....Rockwall | See Greenville. |
| Runge*•†.....Karnes | E. G. Gillett. |
| ▲Rusk*•†.....Cherokee | ROBERT McCLURE. |
| Saint Jo*•†.....Montague | H. W. Hunt |
| ▲San Angelo*•†Tom Green | J. T. THOMSON. |
| ▲San Antonio*•†.....Bexar | CLARK, BALL & FULLER. Attorneys for T. C. Frost & Co., bankers. Refer to Chemical Nat. Bank, N. Y.; Continental Nat. Bank, St. Louis and First Nat. Bank, Kansas City. |
| " ..... " | DENMAN, FRANKLIN, COBBS & McGOWN. Attorneys San Antonio National Bank and Lockwood National Bank. |
| ▲San Diego*•†.....Duval | FRANK FUILLE. |
| Sanger*•†.....Denton | See Denton. |
| ▲San Marcos*•†.....Hays | W. G. Barber. |
| ▲San Saba*†.....San Saba | JOHN T. WALTERS. |
| Santa Anna*•†...Coleman | L. V. Stockard. |
| Schulenburg*•†..Fayette | See La Grange. |
| ▲Seguin*•†.....Guadalupe | J. B. Dibrell. |
| ▲Seymour*•†.....Baylor | Britain & Glasgow. |

| Town and County. | Name. |
|---|---|
| ▲Sherman*•†.....Grayson | GALLOWAY & TEMPLETON. |
| ▲Sherwood*.....Irion | See San Angelo. |
| Shiner*•†.....Lavaca | Leonard & Gray. |
| ▲Silverton*.....Briscoe | See Clarendon. |
| ▲Sinton*•†.....San Patricio | See Corpus Christi. |
| Smithville*•†.....Bastrop | S. L. Staples. |
| ▲Snyder*.....Scurry | C. C. Johnson. |
| ▲Sonora*.....Sutton | S. G. Tayloe. |
| ▲Stanton*•†.....Martin | See Midland. |
| ▲Stephenville*•†.....Erath | Martin & George. |
| ▲Sterling City*.....Sterling | W. F. Kellis. |
| Stockdale*•†.....Wilson | G. M. Clifton. |
| Strawn*•†.....Palo Pinto | See Mineral Wells. |
| ▲Sulphur Syrings*•†H'pk's | CROSBY & DINSMORE. |
| ▲Sweet Water*•†.....Nolan | E. P. Woodruff. |
| ▲Tascosa*•.....Oldham | See Amarillo. |
| Taylor*•†.....Williamson | FRANCIS HORACE WELCH. |
| Temple*•†.....Bell | W. O. COX. |
| Terrell*•†.....Kaufman | William H. Allen. |
| Texarkana*•†.....Bowie | GLASS, ESTES & KING. |
| ▲Texline*•†.....Dallam | See Clayton, N. M. |
| Thornton*•†...Limestone | Lamar Smith. |
| ▲Throckmorton*.Throck'n | W. T. Andrews. |
| ▲Tilden*.....McMullen | Kaykendall & Dilworth. |
| Timpson*•†.....Shelby | See Center. |
| ▲Tulia*.....Swisher | See Plainview. |
| ▲Tyler*•†.....Smith | CAIN & KNOX. |
| ▲Uvalde*•†.....Uvalde | GARNER & LOVE. |
| Van Alstyne*•†..Grayson | E. J. Humphreys. |
| Velasco*•†.....Brazoria | Lewis R. Bryan. |
| ▲Vernon*•†.....Wilbarger | Bonner & Mason. |
| ▲Victoria*•†.....Victoria | C. F. CARSNER. |
| ▲Waco*•†.....McLennan | LLEWELLYN AUBREY. Refers to First National Bank. |
| " ..... " | L. W. CAMPBELL. Refers to Texas Central Railroad Co. and First Nat. Bank. |
| " ..... " | J. R. DOWNS. Attorney for Provident National Bank. |
| Waller*•†.....Waller | H. Paul George. |
| ▲Wallisville*....Chambers | See Liberty. |
| ▲Waxahachie*•†.....Ellis | TEMPLETON & HARDING. |
| ▲Weatherford*•†..Parker | J. M. RICHARDS. |
| Weimar*•†.....Colorado | B. Jannon. |
| ▲Wellingt'n*Collingsworth | See Memphis. |
| West*•†.....McLennan | E. Bodell. |
| ▲Wharton*•†.....Wharton | G. P. DOUGHERTY. |
| Whitesboro*•†...Grayson | J. K. Jamison. |
| Whitewright*•†.Grayson | W. S. Vernon. |
| Whitney*•†.....Hill | W. T. Moore. |
| Whitt*.....Parker | See Weatherford. |
| ▲Wichita Falls*•†.Wichita | MONTGOMERY & HUGHES. |
| Wilispoint*•†..Van Zandt | W. B. Wynne. |
| Winnsboro*•†.....Wood | Howell & Nabors. |
| ▲Woodville*•†.....Tyler | J. A. Mooney. |
| Wortham*•†...Freestone | See Mexia. |
| Wolfe City*•†.....Hunt | J. W. Hopkins. |
| Wylie*•†.....Collin | See Plano. |
| Yoakum*•†.....DeWitt | THOMAS SMOOT. |
| Yorktown*•†.....DeWitt | See Cuero. |

## UTAH.

| | |
|---|---|
| American Fork*•†..Utah | See Provo City. |
| Ashley.....Uinta | See Vernal. |
| ▲Beaver*†.....Beaver | W. F. Knox. |
| ▲Brigham*•†.....Boxelder | R. H. JONES. |
| ▲Castledale*.....Emery | See Provo City. |
| ▲Coalville*•†.....Summit | See Park City. |
| Corinne*•†.....Boxelder | H. L. Steed. |
| Eureka*•†.....Juab | B. N. C. Stott. |
| ▲Farmington*•†.....Davis | Wilson & Willey. |
| ▲Fillmore*†.....Millard | J. A. Melville. |
| ▲Heber*.....Wasatch | A. C. HATCH. |
| ▲Junction*.....Piute | See Beaver. |
| ▲Kanab*†.....Kane | J. F. Brown. |
| Kaysville*†.....Davis | Thomas H. Phillips. |
| Lehi City*•†.....Utah | P. Evans. |
| ▲Loa*.....Wayne | See Beaver. |
| ▲Logan*•†.....Cache | P. E. KEELER. |
| ▲Manti*•†.....Sanpete | WM. D. LIVINGSTON. |
| Mercur*•†.....Tooele | See Tooele. |
| ▲Moab*.....Grand | J. N. Corbin. |
| ▲Monticello*.....San Juan | See Dolores, Colo. |
| ▲Morgan*•†.....Morgan | Samuel Francis. |
| Mt. Pleasant*•†...Sanpete | Ferdinand Ericksen. |
| ▲Nephi*•†.....Juab | F. W. Chappell. |
| ▲Ogden*•†.....Weber | N. J. HARRIS. |
| ▲Pangultch*†.....Garfield | W. P. Sargent. |
| Park City*•†.....Summit | D. C. McLAUGHLIN. |
| ▲Parowan*†.....Iron | See Pangultch. |
| Payson*•†.....Utah | J. E. Page. |
| ▲Price*•†.....Carbon | See Provo City. |
| ▲Provo City*•†.....Utah | SAMUEL A. KING. |
| ▲Randolph*.....Rich | See Logan. |
| ▲Richfield*•†.....Sevier | I. J. STEWART. |
| ¶▲Salt Lake City*•†Salt L'e | BOOTH, LEE & RITCHIE. Refer to National Bank of the Republic. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

| Town and County. | Name. |
|---|---|
| ¶▲Salt Lake City*•†Salt L'k | GEORGE L. NYE. Refers to Bank of Commerce. |
| (*Continued.*) | |
| " ..... " | STEPHENS & SMITH. Refer to any bank in Salt Lake City. |
| Spanish Fork*•†.....Utah | See Provo City. |
| Springville*•† .....Utah | See Provo City. |
| ▲St. George*†.Washington | D. H. MORRIS. |
| ▲Tooele* ..... Tooele | H. S. Gowans. |

## VERMONT.

| Town and County. | Name. |
|---|---|
| Alburg*•†.....Grand Isle | J. P. Ladd. |
| Arlington*•† .Bennington | O. M. Barber. |
| Bakersfield* .... Franklin | H. F. Brigham. |
| Barnet*•†.....Caledonia | C. A. Horsford. |
| Barre*•† .... Washington | RICHARD A. HOAR. |
| Barton*•† ..... Orleans | T. W. Baldwin. |
| BartonLanding*•†Orleans | B. F. D. Carpenter. |
| Bellows Falls*•†Windham | Levant M. Read. |
| Belvidere.....Lamoille | See Hyde Park. |
| ▲Bennington*•†Benning't'n | Barber & Darling. |
| Bethel*•† ..... Windsor | W. B. C. Stickney. |
| Bradford*•† ..... Orange | John B. Peckett, Jr. |
| Braintree* .....Orange | See Chelsea. |
| Brandon*•† ..... Rutland | W. A. ATWELL. |
| Brattleboro*•† .Windham | Waterman & Hitt. |
| Bristol*† .....Addison | W. W. Rider. |
| Burke.....Caledonia | See St. Johnsbury. |
| ▲Burlington*•†.Chittenden | POWELL & POWELL |
| Cambridge*•†... Lamoille | See Hyde Park. |
| Canaan*•†.....Essex | See Colebrook, N. H. |
| Castleton*•†.....Rutland | Bromley & Clark. |
| Cavendish*•† .... Windsor | See Ludlow. |
| Charleston.....Orleans | See Island Pond. |
| ▲Chelsea*.....Orange | Darling & Darling. |
| Chester*•† ..... Windsor | George L. Fletcher. |
| Colchester*•† Chittenden | See Burlington. |
| Concord.....Essex | See St. Johnsbury. |
| Craftsberry* ..... Orleans | See Hyde Park. |
| Danville*•† .... Caledonia | See St. Johnsbury. |
| Derby* ..... Orleans | J. G. Foster. |
| Derby Line*•†.... Orleans | See Newport. |
| East Burke* ... Caledonia | C. T. A. Humphrey. |
| Eden*.....Lamoille | See Hyde Park. |
| Elmore*.....Lamoille | See Hyde Park. |
| EnosburgF'lls*•†Franklin | E. McFeeters. |
| Essex Jct.*•† .Chittenden | See Burlington. |
| Fairfield*•†.....Franklin | Isaac N. Chase. |
| Fair Haven*•†....Rutland | R. C. Abell. |
| Felchville* ..... Windsor | See Ludlow. |
| ▲Guildhall†..... Essex | See St. Johnsbury. |
| Hardwick*•†... Caledonia | B. E. Bullard. |
| Hartford*•† ..... Windsor | Samuel E. Pingree. |
| Highgate*• ..... Franklin | C. G. Austin. |
| ▲Hyde Park*•†....Lamoille | F. H. McFARLAND. |
| Irasburg*† .....Orleans | W. D. Tyler. |
| Island Pond*•† ..... Essex | George K. Dale. |
| Jamaica*•† .... Windham | See Brattleboro. |
| Jay ..... Orleans | See North Troy. |
| Jericho*•†.... Chittenden | See Burlington. |
| Johnson*•† ..... Lamoille | B. A. Hunt. |
| Leicester Jct.*•†.Addison | See Middlebury. |
| Lowell* ..... Orleans | See Hyde Park. |
| Ludlow*•† ..... Windsor | Sargent & Stickney. |
| Lunenburg*•† .... Essex | See St. Johnsbury. |
| Lyndon*•†.....Caledonia | J. T. Gleason. |
| Lyndonville*•†.Caledonia | E. J. Bodwell. |
| ▲Manchester*•†Benning't'n | H. K. Fowler. |
| Manchester Cen.*† Bent'n | Fowler, Son & Co. |
| ▲Middlebury*•†....Addison | BUTTON & BUTTON. |
| Middletown Spr'gs*Rutld | See Rutland. |
| Milton*•† .....Chittendon | See Burlington. |
| ¶▲Montpelier*•† Wash'ton | DILLINGHAM, HUSE & HOWLAND. |
| " ..... " | T. J. DEAVITT. |
| Morrisville*•† ... Lamoille | Powers & Cheney. |
| ▲Newfane*•† .... Windham | See Brattleboro. |
| ▲Newport*•†..... Orleans | JOHN YOUNG. |
| N. Bennington*•†B'ngton | Franklin Scott. |
| Northfield*•† Washington | Frank M. Plumly. |
| ▲North Hero* .. Grand Isle | See St. Albans. |
| NorthPownal*•†Ben'gton | T. E. Brownell. |
| North Troy*•†....Orleans | O. S. Annis. |
| Norwich*•.....Windsor | J. T. Morrison. |
| Orwell* .....Addison | See Brandon. |
| Pittsford*•†.....Rutland | See Rutland. |
| Plainfield*•†. Washington | C. Boyt. |
| Poultney*•† ..... Rutland | Beaman & Platt. |
| Proctor*•† ..... Rutland | F. C. Partridge. |
| Proctorsville*•† Windsor | S. E. Emery. |
| Randolph*•† ..... Orange | J. D. Dennison. |
| Randolph Centre* Orange | See Randolph. |
| Readsboro*•† Bennington | Faxon L. Bowen. |
| Richford*•† ... Franklin | POWELL & POWELL. |
| Rockingham.. Windham | See Bellows Falls. |
| Roxbury*•†..Washington | See Northfield. |
| Royalton*•†.....Windsor | R. C. Dennison. |
| ▲Rutland*•†..... Rutland | JOEL C. BAKER. |
| SouthRoyalton*•†Windsor | Tarbell & Whitham. |
| Springfield*•†... Windsor | A. M. Allbe. |
| ▲St. Albans*•†..... Franklin | HOGAN & ROYCE. |
| ▲St. Johnsbury*•†.Caled'ia | Wendell P. Stafford. |
| Stowe*† .....Lamoille | Geo. Wilkins. |
| Strafford*•†..... Orange | See Chelsea. |
| Swanton*•† ..... Franklin | D. G. Freeman. |
| Troy* ..... Orleans | See North Troy. |
| Underhill*•† .Chittenden | J. J. Monahan. |
| Vergennes*•† .... Addison | Frank L. Fish. |
| Waitsfield* .. Washington | See Montpelier |
| Waterbury*•† Washingt'n | W. P. Dillingham. |
| Waterville* ..... Lamoille | See Hyde Park. |
| Wells River*•†.... Orange | Smith & Sloane. |
| Westfield* ..... Orleans | See North Troy. |
| West Randolph... Orange | See Randolph. |
| White River Jc*•†Wi'ds'r | Wm. Batchelder. |
| Whittinghame† Windham | See Wilmington. |
| Wilmington*•†. Windham | O. E. Butterfield. |
| Windsor*•†..... Windsor | J. C. Enright |
| Winooski*•† .Chittenden | See Burlington. |
| Wolcott*•† ..... Lamoille | See Hyde Park. |
| ▲Woodstock*•† ..Windsor | W. E. JOHNSON. |

## VIRGINIA.

| Town and County. | Name. |
|---|---|
| ▲Abingdon*•†. Washington | FULKERSON, PAGE & HART. |
| ▲Accomac* .....Accomac | Thomas W. Russell. |
| Alexandria*•† Alexandria | ANTHONY W. ARMSTRONG. |
| ▲Amelia*•† .....Amelia | Southall & Farrar. |
| ▲Amherst*•†.....Amherst | C. L. Scott. |
| Appomattox*•†Appom'tox | W. C. Franklin. |
| Arrington*•† .....Nelson | Brown & Loving. |
| Ashland*•† .....Hanover | Stonewall J. Doswell. |
| Aylett*.....King William | Wm. R. Aylett. |
| Basic City*•†.....Augusta | See Staunton. |
| Beaver Dam*•†..Hanover | S. Carter Redd. |
| ▲Bedford City*•†..Bedford | BURKE & KEMP. |
| Belmont....Spottsylvania | Lee J. Graves. |
| Berkley*† .....Norfolk | G. D. PARKER. |
| ▲Berryville*•† .....Clarke | A. Moore, Jr. |
| Big Stone Gap*•†.... Wise | Ayers & Ayers. |
| Blacksburg*•†..Montgo'ry | W. Dunlap. |
| Blackstone*•†..Nottoway | W. H. Mann. |
| ▲Bland* .....Bland | F. Kegley. |
| ▲Bowling Green*.Caroline | A. B. Chandler. |
| ▲Boydton*•†.Mecklenburg | Faulkner & Thorp. |
| Brentsville*P'nce William | See Manassas. |
| Bridgewater*•† Rockl'g'm | See Harrisonburg. |
| Bristol*† .... Washington | See Bristol, Tenn |
| Buchanan*•† ... Botetourt | H. A. Latane. |
| ▲Buckingham* Buckl'gh'n | W. M. Cabell. |
| Buenavista*•†Rockbridge | C. B GUYER. |
| Burkeville*•† ..Nottoway | See Crewe. |
| Cape Charles*•†North'ton | John T. Daniel. |
| ▲Charles City .Charles City | D. G. Tyler. |
| ▲Charlottesville*•† Albe'le | MICAJAH WOODS. |
| Chase City*•†Mecklenb'rg | W. H. Smith. |
| ▲Chatham*•† .Pittsylvania | James Whitehead. |
| ▲Chesterfield*.Chesterfield | P. V. Coghill. |
| Chincoteague Isl*Acco'ac | See Accomac. |
| ▲Christiansburg*†.Montg'y | PLEGAR & JOHNSON. |
| Claremont*•†..... Surry | See Surry. |
| Clarksville*•† Mecklenb'g | Henry Wood, Jr. |
| Clifton forge*•†Allegheny | George F. Anderson. |
| ▲Clintwood* ..... Dickinson | COLUMBUS PHIPPS. |
| Colon'l B'ch*Westmorel'd | See Montross. |
| Comorn*.... King George | J. E. Mason. |
| ▲Courtland*•†Southampt'n | Prince & McLemore. |
| ▲Covington*•†... Alleghany | R. L PARRISH. |
| Crewe*•†..... Nottoway | W. H. Mann. |
| ▲Culpeper*•†..... Culpeper | Rixey & Barbour. |
| ▲Cumberland*•† Cumberl'd | A. B. Armstrong. |
| Cumnor.. King and Queen | Pollard & Pollard. |
| Danville*•†....Pittsylvania | JULIAN MEADE. |
| ▲Denbigh*..... Warwick | See Newport News. |
| ▲Dinwiddie..... Dinwiddie | See Petersburg. |
| Drakes Branch*•†Charl'te | See Smithville. |
| Dumfries..Prince William | See Manassas. |
| E. Radf'rd*•†Montgomery | See Christiansburg. |
| ▲Eastville*†..Northampton | O. F. Meara. |
| Edenburg*...Shenandoah | See Woodstock. |
| ▲Emporia*•† . Greenesville | W. S. Goodwyn. |
| ▲Fairfax*† ..... Fairfax | MOORE & KEITH. |
| ▲Farmville*•†PrinceEdw'd | WATKINS & WATKINS. |
| ▲Fincastle*..... Botetourt | E. V. Barley. |
| ▲Floyd*..... Floyd | James L. Tompkins. |
| Franklin*•† Southampton | J. C. Parker. |
| Fredericksb'rg*•†Spotts'a | Thomas P. Wallace. |
| ▲Front Royal*•†... Warren | O'Flaherty & Fulton. |
| ▲Gate City*•†..... Scott | ROBERT R. KANE. |
| Glade Spring*•†Washin'n | A. L. Robinson. |
| ▲Gloucester*... Gloucester | W. C. L. Taliaferro. |
| ▲Goochland*... Goochland | A. K. Leake. |
| Gordonsville*•†... Orange | Philip Barbour. |
| Graham*•† ..... Tazewell | J. W. Hicks. |
| ▲Grundy*..... Buchanan | Finney & Stinson. |
| Hague†.... Westmoreland | R. H. Beale. |
| ▲Hampton*•†Elizab'th City | S. GORDON CUMMING. |
| ▲Hanover*•†..... Hanover | G. P. Haw. |
| ▲Harrisonburg*•†. Ro'gh'm | CONRAD & CONRAD. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Hay M'ket*•†P'nceWil'am | See Manassas. |
| ▲Heathsville*N'thumberl'd | A. S. Rice. |
| ▲Hillsville*..... Carroll | W. D. Tompkins. |
| ▲Houston*•†..... Halifax | William Leigh. |
| ▲Independence*...Grayson | J. D. Perkins. |
| ▲Isle of Wight..Isle of Wight | See Smithfield. |
| ▲Jonesville*..... Lee | L. T. HYATT. |
| Keysville*•†..... Charlotte | A. L. Van Ness. |
| ▲King and Queen* King and Queen | Pollard & Pollard. |
| ▲KingGeorge*King George | See Fredericksburg. |
| ▲King William*Ki'g Wil'am | H. I. Lewis. |
| ▲Lancaster*..... Lancaster | S. P. Gresham & Son. |
| ▲Lawrenceville*•†Bruns'ck | R. Turnbull. |
| ▲Lebanon*..... Russell | H. A. Routh. |
| ▲Leesburg*•†..... Loudoun | EDWIN E. GARRETT. |
| ▲Lexington*•†. Rockbridge | D. E. MOORE. |
| ▲Louisa*•†..... Louisa | R. L. Gordon, Jr. |
| ▲Lovingston*.. .....Nelson | S. B. Whitehead. |
| ▲Lunenburg*...Lunenburg | I. B. Bell. |
| ▲Luray*•† ..... Page | Walton & Bro. |
| Lynchburg*•†.. Campbell | KIRKPATRICK & HOWARD. |
| ▲Madison* ..... Madison | Hay & Jeffries. |
| Manassas*•†Prince Wil'm | Sinclair & Lion. |
| Manchester*•† Chesterfi'd | C. L. Page. |
| ▲Marion*•†..... Smyth | JAMES WHITE SHEFFEY. |
| ▲Martinsville*•†..... Henry | Hairston & Gravely. |
| ▲Mathews*..... Mathews | J. B. Donavan. |
| Middleburg*.... Loudoun | See Leesburg. |
| Millenbeck*.... Lancaster | See Lancaster. |
| ▲Monterey* ..... Highland | Charles P. Jones. |
| ▲Montross*.Westmoreland | R. J. Washington. |
| Mt.Jackson*•†Shenand'ah | L. Triplett, Jr. |
| Newbern*..... Pulaski | I. H. Larew. |
| ▲New Castle*†..... Craig | P. V. Jones. |
| ▲New Kent..... New Kent | M. H. Barnes. |
| NewMarket*†Shenandoah | Bennick & Price. |
| Newport News*•†Warw'k | NELMS & WISE. |
| Norfolk*•†..... Norfolk | GARNETT & GARNETT. Refer to Norfolk National Bank. |
| ▲Nottoway*•†....Nottoway | W. H. Mann. |
| Occoquan*Prince William | See Manassas. |
| Old Point Comfort*† Elizabeth City | See Hampton. |
| Onancock*..... Accomac | T. B. Quinby. |
| ▲Orange*•†..... Orange | James W. Morton. |
| ▲Palmyra*..... Fluvanna | W. B. Pettit. |
| PamplinCity*•†Appom't'x | W. C. Franklin. |
| Parksley*•†.... Accomac | See Onancock. |
| ▲Pearisburg*†..... Giles | Henson & Mason. |
| Pennington Gap*†.... Lee | E. W. Pennington. |
| Petersburg*•†. Dinwiddie | HAMILTON & MANN. Attorneys for Petersburg Savings and Insurance Co. |
| Phœbus*†.Elizabeth City | See Hampton. |
| Pocahontas*•† ..Tazewell | W. W. French. |
| ▲Portsmouth*•†...Norfolk | ALEXANDER E. WARNER. |
| ▲Powhatan*•†...Powhatan | T. M. Miller. |
| ▲PrinceGeorge*P'nceG'rge | J. J. Cocke. |
| ▲PrincessAnne*•†Prin.Anne | W. J. Whitehurst. |
| ▲Pulaski City*•†....Pulaski | WYSOR & GARDNER. |
| Radford*•†. Montgomery | R. L. Gardner. |
| Richlands*•†....Tazewell | H. C. Anderson. |
| ¶▲Richmond*•†...Henrico | JAMES LEWIS ANDERSON. Refers to Planters National Bank; State Bank of Virginia, and John L. Williams & Son, bankers. |
| " ..... " | JAMES ALSTON CABELL. Refers to Richmond Trust & Safe Deposit Co. |
| " ..... " | STONEWALL J. DOSWELL. Refers to Nat'l Bank of Va., and City Bank. |
| " ..... " | HILL MONTAGUE. Refers to State Bank of Virginia, and Citizens Exchange Bank. |
| " ..... " | HENRY R. & JNO. GARLAND POLLARD. Refer to State Bank and City Bank. |
| Roanoke*•†.....Roanoke | S. HAMILTON GRAVES. |
| ▲Rockymount*•†. Franklin | L. W. Anderson. |
| Rural Retreat*•†...Wythe | See Wytheville. |
| ▲Rustburg*•†.... Campbell | Frank Nelson. |
| ▲Salem*•†..... Roanoke | L. C. HANSBROUGH. |
| ▲Saluda*..... Middlesex | W. W. Woodward. |
| Scottsville*•†.. Albemarle | Thomas S. Martin. |
| Smithfield*. Isle of Wight | R. S. Thomas. |
| ▲Smithville*..... Charlotte | D. Q. Eggleston. |
| South Boston*•†. Halifax | Joseph Stebbins, Jr. |
| ▲Spottsylvania* Sp'ttsylv'a | A. B. Rawlings. |
| ▲Stafford*..... Stafford | C. A. Bryan. |
| ▲Stanardsville*.....Greene | J. S. Chapman. |
| ▲Staunton*•†.....Augusta | PATRICK & GORDON. |
| Strasburg*•†. Shenandoah | Stickley & Stickley. |
| ▲Stuart*•†..... Patrick | P. Bouldin. |
| ▲Suffolk*•†....Nansemond | E. E. HOLLAND. |
| Sulphur Mines.....Louisa | See Louisa. |
| ▲Surry*†..... Surry | W. B. Clarke. |
| ▲Sussex ..... Sussex | Cocke & Son. |
| ▲Tappahannock* .... Essex | Ware & Carter. |
| ▲Tazewell*•† .....Tazewell | CHAPMAN & GILLESPIE. |
| Tunstall*•† .....Newkent | R. T. Gregory. |
| Upperville* .....Fauquier | See Warrenton. |
| VirginiaBeach*•†Pr.Anne | See Norfolk. |
| ▲Warm Springs*†.....Bath | John W. Stephenson. |
| ▲Warrenton*•†...Fauquier | C. M. White. |
| ▲Warsaw*..... Richmond | W. A. Jones. |
| ▲Washington*Rapp'han'ck | J. F. Strother. |
| Waverly*•†..... Sussex | J. F. West. |
| Waynesboro*•†..Augusta | See Staunton. |
| ▲W.Appomattox*Appo'tox | See Lynchburg. |
| West Point*•†.K.William | Kelley & Edwards. |
| Wilburn .....Lunenburg | I. B. Bell. |
| ▲Williamsburg*•†Ja'es C'y | N. L. Henley. |
| ▲Winchester*•†. Frederick | BARTON & BOYD. |
| WingfoN*•†.....Nelson | See Lovingston. |
| ▲Wise*†..... Wise | O. M. Vicars. |
| ▲Woodstock*•† Shenand'h | Walton & Walton. |
| ▲Wytheville*•† .....Wythe | E. LEE TRINKLE. |
| ▲Yorktown*..... York | See Williamsburg. |

## WASHINGTON.

| Town and County. | Name. |
|---|---|
| Aberdeen*•† .... Chehalis | Irwin & Bridges. |
| Anacortes*•†.....Skagit | H. D. Allison. |
| ▲Asotin*†..... Asotin | George W. Bailey. |
| Ballard*•† ..... King | See Seattle. |
| Blaine*•† .....Whatcom | N. A. Cornish. |
| Castlerock*•† ....Cowlitz | G. W. Rowan. |
| ▲Cathlamet* . Wahkiakum | J. B. Polwarth. |
| Centralia*•† .....Lewis | J. R. BUXTON. |
| ▲Chehalis*•† ..... Lewis | Millett & Harmon. |
| Chelan* ..... Chelan | See Waterville. |
| Cheney*•† ..... Spokane | John I. Melville. |
| ▲Colfax*•† ..... Whitman | H. W. CANFIELD. |
| Colton*•† ..... Whitman | See Colfax. |
| ▲Colville*•† ..... Stevens | C. A. Mantz. |
| ▲Conconully* ...Okanogan | A. W. Barry. |
| ▲Coupeville* ..... Island | See Port Townsend. |
| ▲Davenport*•† ....Lincoln | H. A. P. Meyers. |
| ▲Dayton*•† .....Columbia | EDMISTON & MILLER. |
| Elberton*•† ....Whitman | See Colfax. |
| ▲Ellensburg*•† ....Kittitas | KAUFFMAN & FROST. |
| Elma*•†..... Chehalis | E. L. Minard. |
| ▲Everett*•† .....Snohomish | BLACK & EDWARDS. |
| Fairhaven*•†...Whatcom | Kerr & McCord. |
| Farmington*•† . Whitman | See Colfax. |
| ▲Friday Harbor*†San Juan | J. A. Gould. |
| Garfield*•†..... Whitman | R. W. Roberts. |
| ▲Goldendale* ....Klickitat | C. H. Spalding. |
| Hamilton*•†..... Skagit | I. E. Shrauger. |
| Harrington*•†....Lincoln | See Davenport. |
| Hoquiam*• .....Chehalis | C. W. Hodgdon. |
| Issaquah*•† .....King | See Seattle. |
| ▲Kalama*•†.....Cowlitz | S. M. Heath. |
| Kelso*•†..... Cowlitz | J. F. Van Name. |
| Kettle Falls*• ....Stevens | See Colville. |
| Laconner*† ..... Skagit | J. L. Corrigan. |
| Latah*•† ..... Spokane | John L. Dirks. |
| Marysville*•† .Snohomish | See Everett. |
| ▲Montesano*•†....Chehalis | Lewis B. Bignold. |
| ▲Mt. Vernon*•†.....Skagit | E. C. MILLION. |
| ▲New Whatcom*•†What'm | O. P. BROWN. |
| Northport*•†..... Stevens | D. H. Carey. |
| ▲North Yakima*•† Yakima | WHITSON & PARKER. |
| Oakesdale*•† .....Whitman | R. J. Neergaard. |
| ¶▲Olympia*•†.....Thurston | CAMPBELL & HILLS. |
| Orting*•†..... Pierce | See Tacoma. |
| Palouse*•†..... Whitman | A. A. Wilson. |
| ▲Pasco*..... Franklin | R. Olney. |
| ▲Pomeroy*•† .....Garfield | S. G. Cosgrove. |
| ▲Port Angeles*•†..Clallam | George C. Hatch. |
| ▲Port Orchard*..... Kitsap | J. B. Yakey. |
| ▲Port Townsend*•† Jeffe'n | W. W. FELGER. |
| Pullman*•† .....Whitman | W. H. Harvey. |
| Puyallup*•† ..... Pierce | H. G. Rowland. |
| Reardan*•† ..... Lincoln | See Davenport. |
| Republic* ..... Stevens | MORRIS & SMITH. |
| ▲Ritzville*•†..... Adams | W. W. ZENT. |
| Rockford*•† .... Spokane | A. K. Clark. |
| Rosalia*•† .....Whitman | See Oakesdale. |
| ▲Seattle*•†..... King | ALLEN & ALLEN. References: Dexter Horton & Co., bankers, National Bank of Commerce, and Puget Sound National Bank. |
| " ..... " | BALLINGER, RONALD & BATTLE. Attorneys for Scandinavian-American Bank. |
| " ..... " | BYERS & BYERS. References: Any bank in Seattle. |
| " ..... " | CAMPBELL & HILLS. Refer to National Bank of Commerce. |
| " ..... " | JOHN G. GRAY. References: Seattle, Dexter, Horton & Co., Bankers; New York, Kountze Bros. |
| " ..... " | W. D. LAMBUTH. Reference: Any Seattle bank. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| ▲Seattle*† ..... King (*Continued.*) | PRESTON, CARR & GILMAN. Attorneys for Puget Sound National Bank and Seattle National Bank. |
| Sedro*† ..... Skagit | J. Henry Smith. |
| ▲Shelton*● ..... Mason | S. P. Richardson. |
| ▲Skamokawa* Wahkiakum | F. M. SWEET. |
| Snohomish*† Snohomish | J. W. Miller. |
| ▲South Bend*† ..... Pacific | HEWEN & STRATTON. |
| ▲Spokane*† ..... Spokane | BELDEN & BELDEN. Refer to R. G. Dun & Co., and Exchange National Bank. |
| " ..... " | CROW & WILLIAMS. References: Vermont Loan & Trust Co. and Exchange National Bank, Spokane; Eastern Banking Co. and James W. Tufts, Boston, Mass. |
| " ..... " | H. L. KENNAN. Ex-Probate Judge. References if desired. |
| " ..... " | MARK F. MENDENHALL. Attorney for John W. Graham & Co., Spokane. Refers to Spokane & Eastern Trust Co. and Old National Bank. |
| ▲Stevenson* ..... Skamania | C. F. Moore. |
| ▲Tacoma*† ..... Pierce | F. S. BLATTNER. Refers to any bank in Tacoma. |
| " ..... " | WM. H. PRATT. Attorney for Scandinavian-American Bank. |
| " ..... " | REMINGTON & REYNOLDS. Refer to any bank in Tacoma. |
| Tekoa*† ..... Whitman | George N. Smith. |
| Uniontown*† .. Whitman | See Lewiston, Idaho. |
| ▲Vancouver*† ..... Clarke | W. B. DANIELS. |
| Waitsburg*† Walla Walla | See Walla Walla. |
| ▲Walla Walla*† W'la W'la | LESTER S. WILSON. |
| ▲Waterville* ..... Douglas | W. A. Reneau. |
| ▲Wenatchee*† ..... Chelan | Kirk & Whited. |
| Wilbur*† ..... Lincoln | Myers & Warren. |

## WEST VIRGINIA.

| Town and County. | Name. |
|---|---|
| ▲Addison* ..... Webster | H. C. THURMOND. |
| Alderson*† ..... Monroe | See Union. |
| Amos* ..... Marion | See Mannington. |
| Barboursville*● .... Cabell | Peyton & Donahue. |
| ▲Beckley* ..... Raleigh | John W. McCreery. |
| Belington* ..... Barbour | See Philippi. |
| Benwood*† ..... Marshall | See Wheeling. |
| ▲Berkeley Sp'gs*† Morgan | J. HAMMOND SILER. |
| Beverly*● ..... Randolph | E. D. Talbott. |
| Bluefield*† ..... Mercer | HERBERT B. HAWES. |
| Bramwell*† ..... Mercer | E. C. MARSHALL. |
| ▲Buckhannon*† .... Upshur | F. C. PIFER. |
| Cairo*† ..... Ritchie | J. Newman. |
| Cameron*† ..... Marshall | J. W. Yoho. |
| Ceredo*† ..... Wayne | See Huntington. |
| ¶▲Charleston*●†. Kanawha | BROWN, JACKSON & KNIGHT. Attorneys for Kanawha Valley Bank. |
| " ..... " | MOLLOHAN & McCLINTIC. Attorneys for Citizens National Bank. |
| ▲Charlestown*●†. Jefferson. | JOSEPH TRAPNELL. |
| ▲Clarksburg*●† ... Harrison | DAVIS & DAVIS. |
| ▲Clay* ..... Clay | Henry B. Davenport. |
| Davis*● ..... Tucker | C. O. Strieby. |
| ▲Elizabeth*● ..... Wirt | Beard & Copin. |
| Elkhorn*● ..... McDowell | See Welch. |
| Elkins*● ..... Randolph | C. W. Daily. |
| ▲Fairmont*● ..... Marion | E. F. HARTLEY. |
| ▲Fayetteville* ..... Fayette | C. W. Dillon. |
| ▲Franklin* ..... Pendleton | D. G. McClung. |
| ▲Glenville* ..... Gilmer | Linn, Withers & Bonner. |
| Gormania*● ..... Grant | See Petersburg. |
| ▲Grafton*● ..... Taylor | WILL R. D. DENT. |
| ▲Grantsville* ..... Calhoun | S. P. BELL. |
| Guyandotte*● ..... Cabell | See Huntington. |
| ▲Hamlin* ..... Lincoln | D. E. Wilkinson. |
| Harper's Ferry*● Jeff'son | F. W. Brown. |
| ▲Harrisville* ..... Ritchie | J. W. Fidler. |
| Hendricks*● ..... Tucker | See Parsons. |
| ▲Hinton*● ..... Summers | BOGGESS & BOGGESS. |
| Huntersville*. Pocahontas | H. S. Rucker. |
| ▲Huntington*● ..... Cabell | HARVEY, WYATT & HUTCHINSON. Attorneys for First National Bank. |
| " ..... " | SIMMS & ENSLOW. Counsel for Chesapeake & Ohio Ry. Co. and The Huntington National Bank. |
| Jackson ..... Jackson | See Ripley. |
| Kenova*● ..... Wayne | H. C. Duncan, Jr. |
| ▲Keyser*● ..... Mineral | W. C. CLAYTON. |
| Keystone*● ... McDowell | See Bluefield. |
| ▲Kingwood* ..... Preston | P. J. Crogan. |
| ▲Lewisburg*† . Greenbrier | H. L. VAN SICKLES. |
| ▲Logan* ..... Logan | J. B. Wilkinson. |
| ▲Madison*● ..... Boone | F. C. Leftwich. |
| Mannington*● † .... Marion | C. A. Snodgrass. |
| ▲Marlinton* ... Pocahontas | L. M. McCLINTIC. |
| ▲Martinsburg*● † . Berkeley | FLICK, WESTENHAVER & BAKER. |
| ▲Middlebourne* ..... Tyler | Boreman & Carter. |
| Montgomery*● † .. Fayette | B. W. MOORE. |
| ▲Moorefield* ..... Hardy | Benjamin Dailey. |
| ▲Morgant'n*● †. Monongalia | COX & BAKER. |
| ▲Moundsville*● .. Marshall | Meighen & Oldham. |
| ▲New Cumberland*● † Han'k | J. R. Donehoo. |
| ▲New Martinsville*● † W'tz'l | Hall & Hall. |
| ▲Oceana* ..... Wyoming | Edward Sarver. |
| ▲Parkersburg*● † .... Wood | MERRICK & SMITH. Attorneys for Second National and Parkersburg National banks. |
| ▲Parsons*● ..... Tucker | W. B. Maxwell. |
| Pennsboro*● † ..... Ritchie | M. K. Duty. |
| ▲Petersburg* ..... Grant | Reynolds & Forman. |
| ▲Philippi*● † ..... Barbour | Dayton & Dayton. |
| Piedmont*● † ..... Mineral | TAYLOR & MORRISON. |
| ▲Point Pleasant*● † .. Mason | J. S. Spencer. |
| ▲Princeton* ..... Mercer | HERBERT B. HAWES. |
| Pruntytown* ..... Taylor | See Grafton. |
| Ravenswood*● † .. Jackson | N. C. Prickett. |
| ▲Ripley*● ..... Jackson | J. A. WOODDELL. |
| ▲Romney*● ..... Hampshire | JOHN J. CORNWELL. |
| Ronceverte*● † Greenbrier | Price & McWhorton. |
| Salem*● † ..... Harrison | See Clarksburg. |
| Shepherdstown*● † Jef's'n | G. M. Beltzhoover. |
| Shinnston*● † .... Harrison | George F. Randall. |
| Sistersville*● † ..... Tyler | J. H. McCoy. |
| Smithfield*● † ..... Wetzel | O. P. McIntyre. |
| ▲Spencer*● ..... Roane | WALTER PENDLETON. |
| St. Albans*● † ... Kanawha | J. B. Whittington. |
| St. George* ..... Tucker | See Parsons. |
| ▲St. Marys*● † .... Pleasants | A. M. Campbell. |
| ▲Summersville* .. Nicholas | T. B. Horan. |
| ▲Sutton*● † ..... Braxton | Dulin & Hall. |
| Terra Alta*● † .... Preston | O. C. Crane. |
| Thomas*● † ..... Tucker | See Parsons. |
| ▲Union* ..... Monroe | LOGAN & PATTON. |
| ▲Wayne*● † ..... Wayne | Chapman Adkins. |
| Webster*● ..... Taylor | W. M. Werkman. |
| ▲Welch*● † ..... McDowell | Rucker, Keller & Hamill. |
| ▲Wellsburg*● † ..... Brooke | JOHN C. PALMER, SR. |
| ▲Weston*● † ..... Lewis | Lewis Bennett. |
| ▲West Union*● † Doddridge | J. V. Blair. |
| ▲Wheeling*● † ..... Ohio | ATKINSON & FLICK. Long Dis. Telephone 317. Refer to any bank in Wheeling. |
| " ..... " | S. G. SMITH. Refers to National Exchange Bank. |
| ▲Williamson*● † ..... Mingo | Sheppard & Goodykoontz. |
| ▲Winfield* ..... Putnam | A. S. Alexander. |

## WISCONSIN.

| Town and County. | Name. |
|---|---|
| Ahnapee* ..... Kewaunee | See Algoma. |
| Albany*● † ..... Green | V. S. Kidd. |
| Algoma*† ..... Kewaunee | M. T. Parker. |
| ▲Alma*● † ..... Buffalo | Robert Lees. |
| Amery*● † ..... Polk | W. T. Kennedy. |
| Amherst*● † ..... Portage | A. J. Smith. |
| ▲Antigo*● † ..... Langlade | FINUCANE & CONWAY. |
| ▲Appleton*● † .. Outagamie | E. G. JONES. |
| Arcadia*● † .. Trempealeau | RICHMOND & RICHMOND. |
| Arena*● † ..... Iowa | W. M. Abbott. |
| Argyle*● † ..... Lafayette | See Darlington. |
| ▲Ashland*● † ..... Ashland | F. J. COLGNON. |
| Augusta*● † .... Eau Claire | E. M. Bradford. |
| Baldwin*● † ..... St. Croix | Henry Anderson. |
| Bangor*● † ..... LaCrosse | See LaCrosse. |
| ▲Baraboo*● † ..... Sauk | F. R. BENTLEY. |
| Barneveld*† ..... Iowa | See Dodgeville. |
| ▲Barron*● † ..... Barron | Coe Bros. |
| Bayfield*● † ..... Bayfield | W. W. Downs. |
| Beaverdam*● † ..... Dodge | M. H. UMBREIT. |
| Belmont*● † ..... Lafayette | See Benton. |
| Beloit*● † ..... Rock | F. CLEARY. |
| Benton*● † ..... Lafayette | See Darlington. |
| Berlin*● † ..... Green Lake | PERRY NISKERN. |
| Black Earth*● † ..... Dane | See Madison. |
| ▲Black Riv. Falls*● † Jack'n | G. M. PERRY. |
| Blair*● † ..... Trempealeau | See Arcadia. |
| Blanchardville*● † LaFay'e | Morrison & Chandler. |
| Bloomer*● † ..... Chippewa | Henry Lebris, Jr. |
| Bloomington* ..... Grant | P. Bartley. |
| Boscobel*● † ..... Grant | WILLIAM E. HOWE. |
| Brandon*● † .. Fond du Lac | David Whitton. |
| Brillion*● † ..... Calumet | S. H. Barnard. |
| Brodhead*● † ..... Green | Burr Sprague. |
| Burlington*● † ..... Racine | E. E. MILLS. |
| Butternut*● † ..... Ashland | Foster & Mars. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station ¶ State Capital

| Town and County. | Name. |
|---|---|
| Cadott*† .....Chippewa | F. E. Watson. |
| Cambria*† .....Columbia | See Portage. |
| Cambridge* .....Dane | See Madison. |
| Cashton*† .....Monroe | See Viroqua. |
| Cassville*† .....Grant | D. W. Clark. |
| Cedarburg*† ....Ozaukee | J. F. Trottman. |
| Centralia*† .....Wood | H. WIPPERMAN. |
| ▲Chilton*† .....Calumet | J. E. McMullen. |
| ▲Chippewa Falls*† Chip'wa | D. BUCHANAN, JR. |
| Clinton*† .....Rock | See Beloit. |
| Clintonville*† ..Waupaca | F. M. Guernsey. |
| Colfax*† .....Dunn | See Menomonie. |
| Columbus*† ... Columbia | W. C. Leitsch. |
| ▲Crandon* .....Forest | Samuel Shaw. |
| Cuba*† .....Grant | S. E. Smalley. |
| Cumberland*† ....Barron | H. S. Comstock. |
| Darien*† .....Walworth | See Elkhorn. |
| ▲Darlington*† ..Lafayette | ORTON & OSBORN. |
| ▲Dartford *....Green Lake | J. C. McConnell. |
| Deerfield*† .....Dane | See Madison. |
| Delavan*† .....Walworth | D. B. Barnes. |
| Depere*† .....Brown | JOHN SMITH. |
| ▲Dodgeville*† ..... Iowa | J. P. Smelker. |
| Dorchester*† ..... .Clark | See Marshfield. |
| ▲Durand*† .....Pepin | W. E. Plummer. |
| ▲Eagle River*† .....Vilas | Colman & Colman. |
| East Troy* .....Walworth | See Elkhorn. |
| ▲Eau Claire*† ..Eau Claire | A. H. SHOEMAKER. |
| Edgerton*† .....Rock | J. P. Towne. |
| Edmund*† .....Iowa | See Dodgeville. |
| ▲Elkhorn*† .....Walworth | JAY F. LYON. |
| ▲Ellsworth*† .....Pierce | A. Combacker. |
| Elroy*† .....Juneau | A. H. Smith. |
| Evansville*† .....Rock | F. L. Jaynes. |
| Fennimore*† .....Grant | W. E. Lathrop. |
| ▲Florence*† .....Florence | Max Sells. |
| ▲Fond duLac*†Fond duL'c | GIFFIN & SUTHERLAND. |
| Ft. Atkinson*† Jefferson | E. A. WIGDALE. |
| Ft. Howard*† .....Brown | Sheridan & Evans. |
| Fountain City*† ..Buffalo | Martin Fugina. |
| Foxlake*† ..... Dodge | F. Hamilton & Son. |
| ▲Friendship* .....Adams | J. B. Keyes |
| Galesville*†Trempealeau | See Arcadia. |
| Glenwood*† ....St. Croix | See New Richmond. |
| Glidden*† .....Ashland | See Ashland. |
| ▲Grand Rapids*† ....Wood | H. WIPPERMAN. |
| ▲Grantsburg*† .....Burnett | S. F. Grover. |
| ▲Green Bay*† .....Brown | NEVILLE & HUTCHINSON. |
| Greenwood*• .....Clark | See Marshfield. |
| Hammond*† ....St. Croix | See Baldwin. |
| Hancock*† ....Waushara | See Plainfield. |
| Hartford*† ..Washington | H. K. Butterfield. |
| Hartland*† ....Waukesha | H. W. Goodwin. |
| ▲Hayward*† .....Sawyer | J. F. Riordon. |
| Hillsboro* .....Vernon | Smith & Webster. |
| Horicon*† .....Dodge | J. E. Sawyer. |
| Hortonville*† Outagamie | See New London. |
| ▲Hudson*† .....St. Croix | BAKER & HAVEN. |
| ▲Hurley*† ..... Iron | A. L. Ruggles. |
| Independence*† Tr'mp'l'u | See Arcadia. |
| Iola*• .....Waupaca | H. J. Siverson. |
| Iron River*† ....Bayfield | T. B Walsh. |
| ▲Janesville*† .....Rock | FETHERS, JEFFRIS & MOUAT |
| ▲Jefferson*† .....Jefferson | R. B. KIRKLAND. |
| Johnson Creek*† .Jeff'n | See Watertown. |
| ▲Juneau*† .....Dodge | George W. Sloan. |
| Kaukauna*† ..Outagamie | John Bruemmer. |
| ▲Kenosha*† .....Kenosha | B. O. STURGES. |
| ▲Kewaunee*† ..Kewaunee | JOHN WATTAWA. |
| Kiel*† .....Manitowoc | See Chilton. |
| Kilbourn*† .....Columbia | Thomas B. Coon. |
| ▲La Crosse*† ....La Crosse | FRUIT & GORDON. |
| Lafarge*• .....Vernon | See Viroqua. |
| Lake Geneva*† Walworth | CHARLES S. FRENCH. |
| Lakemills*† ... Jefferson | Wm. H. Tasker. |
| Lake Nebsagamon†Dg'las | See Superior. |
| ▲Lancaster*† .....Grant | H. BUCKNER. |
| Linden* .....Iowa | See Dodgeville. |
| Lodi*† .....Columbia | S. H. Watson. |
| Loyal*• .....Clark | D. V. Richardson. |
| ¶▲Madison*† .....Dane | OLIN & BUTLER. |
| Maiden Rock*† ... Pierce | A. Cook. |
| Manawa*† .....Waupaca | C. D. McFarland. |
| ▲Manitowoc*† .Manitowoc | SEDGWICK, SEDGWICK & SCHMIDT. |
| ▲Marinette*† ...Marinette | J. B. FAIRCHILD. |
| Marion*† .....Waupaca | J. H. SPENGLER. |
| Markesan*† .Green Lake | G. T. Thorne. |
| Marshfield*† ..... Wood | W. A. & E. C. PORS. |
| ▲Mauston*† .....Juneau | H. W. Barney. |
| Mayville*† .....Dodge | Lamoreux & Husting. |
| Mazomanie*† .....Dane | See Madison. |
| ▲Medford*† .....Taylor | Clinton Textor. |
| Melrose* .....Jackson | J. M. Hutchins. |
| Menasha*† ...Winnebago | J. C. KERWIN. |
| ▲Menomonie*† ..... Dunn | C. E. FREEMAN. |
| ▲Merrill*† .....Lincoln | CURTIS & REID. |

| Town and County. | Name. |
|---|---|
| Merrillan*† .....Jackson | Homer C. Clark. |
| Milton*† ..... Rock | E. P. Clarke. |
| Milton Junction*† .Rock | Will H. Gates. |
| ▲Milwaukee*† .Milwaukee | FISH, CARY, UPHAM & BLACK. Attorneys for Marshall & Ilsley Bank, and refer to any bank or firm in Milwaukee. |
| " ..... " | HARING & FROST, 43-46 Sentinel Building. Refer to Marshall & Ilsley Bank, and Milwaukee business houses, and Reid, Murdoch & Co., and The John V. Farwell Co., Chicago. |
| " ..... " | NATHAN PERELES & SONS. Established 1867. Refer to any Bank here or J. P. Morgan & Co., N. Y. |
| " ..... " | SYLVESTER, SCHEIBER & ORTH. References: First National Bank; Wisconsin National Bank. |
| " ..... " | WINKLER, FLANDERS, SMITH, BOTTUM & VILAS. Attorneys for Wisconsin National Bank, The Edward P. Allis Co., and Pabst Brew'g Co. |
| Mineralpoint*† .....Iowa | SPENSLEY & McILHON. |
| Minocqua*† .....Vilas | See Rhinelander. |
| Mondovi*† .....Buffalo | L. G. Gilman. |
| ▲Monroe*† .....Green | THOMAS LUCHSINGER. |
| ▲Montello*† ....Marquette | John Barry. |
| Montfort*† .....Grant | See Lancaster. |
| Monticello*† .....Green | See Brodhead. |
| Mount Horeb*† ....Dane | See Madison. |
| Mukwonago*† Waukesha | Ferd. R. Smith. |
| Muscoda*† .....Grant | J. M. Cubela. |
| Necedah*† .....Juneau | Charles E. Babcock. |
| Neenah*† ....Winnebago | J. C. KERWIN. |
| ▲Neillsville*† ..... Clark | CHARLES F. GROW. |
| New Glarus*† ..... Green | T. C. Hefty. |
| New Lisbon*† ....Juneau | J. J. Hughes. |
| New London*† .Waupaca | F. C. Weed. |
| New Richmond*†St.Cr'ix | Hawkins & Hughes. |
| No. La Crosse†La Crosse | See La Crosse. |
| Oakfield*† ..Fond du Lac | See Fond du Lac. |
| Oconomowoc*† Wauk'ha | O. F. Jones. |
| ▲Oconto*† .....Oconto | W. H. Webster. |
| Omro*† ..... Winnebago | Bert. Coffman. |
| ▲Osceola*† ..... Polk | Charles H. Oakey. |
| ▲Oshkosh*† .. Winnebago | DAVIDSON & WILDE. |
| Osseo*† ....Trempealeau | See Augusta. |
| Palmyra*† .....Jefferson | J. H. Piper. |
| Patchgrove* .....Grant | Frank Kolb. |
| ▲Phillips*† .....Price | M. BARRY. |
| Plainfield*† ... Waushara | Angels & Corrigan. |
| Platteville*† .....Grant | J. W. Murphy. |
| Plymouth*† ..Sheboygan | M. C. MEAD. |
| ▲Portage*† .....Columbia | E. S. BAKER. |
| ▲Port Washington*†Ozauk | W. M. Foster. |
| Poynette*† .... Columbia | See Portage. |
| ▲PrairieduChein*†Crawf'd | Thomas & Fuller. |
| Prairie du Sac*† .... Sauk | J. S. Tripp. |
| Prescott*† .....Pierce | J. S. White. |
| Princeton*†. Green Lake | F. E. Clark. |
| ▲Racine*† ..... Racine | PALMER & GITTINGS. |
| Randolph*† ..... Dodge | R. D. Calkins. |
| Readstown*• .....Vernon | See Viroqua. |
| Reedsburg*† .....Sauk | PATRICK DALY. |
| Reeseville*† .....Dodge | Edward J. Devney. |
| Rewey*† ..... Iowa | See Mineral Point. |
| ▲Rhinelander*† ... Oneida | PAUL BROWNE. |
| Rice Lake*† ..... Barron | C. A. STARK. |
| ▲RichlandCenter*†Richl'd | W. S. McCORKLE. |
| Ripon*† .... Fond du Lac | L. E. REED. |
| River Falls*† ..... Pierce | F. M. White. |
| Sauk City*† .....Sauk | I. B. Quimby. |
| Seymour*† ...Outagamie | F. M. Wilcox. |
| Sharon*† .....Walworth | See Elkhorn. |
| ▲Shawano*† ..... Shawano | M. J. Wallrich. |
| ▲Sheboygan*† .Sheboygan | EDWARD VOIGT. |
| SheboyganFalls*† Sh'gan | See Sheboygan. |
| ▲Shell Lake*† ..Washburn | L. H. Mead. |
| Shullsburg*† .. Lafayette | J. B. Simpson. |
| SoldiersGrove*•Crawford | Thomas & Peterson. |
| South Milwaukee*† Mil'e | J. G. Davies. |
| ▲Sparta*† ..... Monroe | MORROW & MASTERS. |
| Springgreen*† .....Sauk | T. W. King. |
| Springvalley*† ....Pierce | See Ellsworth. |
| Stanley*† .....Chippewa | C. B. Culbertson. |
| St. Croix Falls*† ....Polk | MONS P. JERDEE. |
| ▲Stevens Point*† .Portage | ATWOOD & GROELLE. |
| Stoughton*† .....Dane | J. M. Clancey. |
| ▲Sturgeon Bay*† .... Door | R. P. CODY. |
| Sun Prairie*† ..... Dane | Thomas C. Hayden. |
| ▲Superior*† .....Douglas | George B. Hudnall |
| Thorp*† .....Clark | George B. Parkhill. |
| Tomah*† .....Monroe | W. B. Naylor, Jr. |
| Tomahawk*† ....Lincoln | A. H. Woodworth. |
| Two Rivers*† Manitowoc | See Manitowoc. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

| Town and County. | Name. |
|---|---|
| Unionogrove*•† ....Racine | Waller & Gittinga. |
| Viola*•..... Richland | See Richland Center. |
| ▲Viroqua*•†.....Vernon | SMITH & GRIFFIN. |
| ▲Washburn*•†.....Bayfield | E. C. ALVORD. |
| Waterloo*•†..... Jefferson | J. D. Ryder. |
| Watertown*•† .. Jefferson | WM. H. WOODARD. |
| ▲Waukesha*•†..Waukesha | V. H. TICHENOR. |
| ▲Waupaca*•†..... Waupaca | IRVING P. LORD. |
| Waupun*•†..Fond du Lac | C. E. Hooker. |
| ▲Wausau*•†..... Marathon | BUMP, KREUTZER & ROSENBERRY. |
| ▲Wautoma*..... Waushara | Angels & Corrigan. |
| ▲Westbend*•†. Washington | BARNEY & KUECHENMEISTER. |
| Westby*•† .....Vernon | See Viroqua. |
| Westfield*•†...Marquette | See Portage. |
| West Salem*•†. La Crosse | See La Crosse. |
| West Superior*•† Douglas | S. N. DICKINSON. References: Any bank or business house in Superior. |
| " ..... " | GEORGE P. KNOWLES. Refers to any bank in West Superior. |
| " ..... " | ROSS, DWYER & HILE. Refer to First National Bank and Northwestern National Bank. |
| Weyauwega*•†..Waupaca | A. S. Hutchinson. |
| ▲Whitehall*•† Tr'mpealeau | See Arcadia. |
| Whitewater*•†. Walworth | JAMES G. KESTOL. |
| Wilton*•†.....Monroe | See Sparta. |
| Winneconne*•† Win'bago | J. D. Rush. |
| Wittenberg*•†.. Shawano | Goodrick & Goodrick. |
| Wonewoc*•†.....Juneau | A. Carter. |

## WYOMING.

| | |
|---|---|
| ▲Basin.....Bighorn | W. S. Collins. |
| ▲Buffalo*†.....Johnson | PARMELEE & HILL. |
| Carbon*•† ..... Carbon | See Rawlins. |
| ▲Casper*•†..... Natrona | E. D. Norton. |
| ¶▲Cheyenne*•†... Laramie | JOHN W. LACEY. Attorney for and refers to Stock Growers Nat. and First Nat. banks. |
| " ..... " | E. W. MANN. In general practice. Collections promptly attended to. |
| ▲Douglas*•†.....Converse | Charles F. Maurer. |
| ▲Evanston*•†.....Uintah | HAMM & ARNOLD. |
| ▲Green River*•† Sw'twater | See Rock Springs. |
| ▲Lander*•†.....Fremont | James S. Vidal. |
| ▲Laramie*•†.....Albany | JOHN H. SYMONS. |
| Lusk*•†..... Converse | D. E. Goddard. |
| ▲Newcastle*•†..... Weston | David A. Fakler. |
| ▲Rawlins*•†..... Carbon | CHATTERTON & COOLIDGE. |
| Rock Springs*•†Sw'tw't'r | D. A. Revvill. |
| Saratoga*†.....Carbon | J. J. Brown. |
| ▲Sheridan*•†.....Sheridan | E. E. LONABAUGH. |
| ▲Sundance*.....Crook | H. A. ALDEN. |
| Thermopolis*...Fremont | See Lander. |
| Wheatland*•† ... Laramie | See Cheyenne. |

## BRITISH COLUMBIA.

| | |
|---|---|
| Ainsworth*•† ..Kootenay | See Nelson. |
| Ashcroft.....Yale | Dennis Murphy. |
| Atlin..... | J. Gordon Hunter. |
| Balfour†.....Kootenay | See Nelson. |
| Bennett.....Vancouver | See Vancouver. |
| Chilliwack*.... Chilliwack | See New Westminster. |
| Cranbrooke†.... Kootenay | Ross & Herchiner. |
| Fernie*.....† Kootenay | See Nelson. |
| Ft. Steele*†.....Kootenay | J. A. Harvey. |
| Golden*•†Yale & Caraboo | See Revelstoke. |
| Grand Forks*..... Yale | H. C. HANNINGTON. |
| Greenwood.*..... Yale | I. H. Hallett. |
| Kamloops*•†.....Yale | W. H. Whittaker. |
| Kaslo*•† ..... Kootenay | McAnn & Mackay. |
| Nakusp*•† ..... Kootenay | See Nelson. |
| Nanaimo*•†.....Nanaimo | BARKER & POTTS. |
| Nelson*•†.....Kootenay | R. W. HANNINGTON. |
| New Denver*•† Kootenay | R. B. Kerr. |
| New Westminster*•† New Westminster | G. E. CORBOULD. |
| Pilot Bay*..... Kootenay | See Nelson. |
| Revelstoke*•† .. Kootenay | G. L. McCarter. |
| Robsone†..... Kootenay | See Nelson. |
| Rossland*•†..... Kootenay | DALY & HAMILTON. |
| Salmon..... Kootenay | See Nelson. |
| Sandon*•† ..... Kootenay | Frank L. Christie. |
| Slocan .....Kootenay | F. S. Andrews. |
| Trail*•†.....Kootenay | See Nelson. |
| Vancouver*•† New Westminster | RUSSELL & RUSSELL. Solicitors for Bank of British North America. |
| " ..... " | WILSON & SENKLER. Solicitors for Bank of Montreal and Dominion Government. |
| Vernon*•†.....Yale | FRED BILLINGS. |
| Victoria*•†.....Victoria | McPHILLIPS, WOOTTON & BARNARD. |
| Ymir*•†..... Kootenay | John F. Burne. |

## MANITOBA.

| | |
|---|---|
| Altona*•†..... Lisgar | See Winnipeg. |
| Birtle*•† ..... Marquette | Mickle & Tingley. |
| Boissevain*•† Turtle Mt'n | Norman P. Buckingham. |
| Brandon*•†.....Brandon | COLDWELL & COLEMAN. |
| Carberry*•†..... Norfolk | G. Barrett. |
| Carman*•† .....Lisgar | F. A. Brown. |
| Cartwright*•† .....Lisgar | See Pilot Mound. |
| Crystal City*•†.... Lisgar | See Winnipeg. |
| Cypress River*•† Macd'ld | C. E. Bastin. |
| Dauphin*•†.... Marquette | A. E. Wilkes. |
| Deloraine*•†. Turtle Mt n | J. A. Mather. |
| Emerson*•† ..Provencher | D. Forrester. |
| Gladstone*•†..Macdonald | D. Smith. |
| Glenboro*•†.. Macdonald | F. H. Mitchell. |
| Gretna*•†.....Lisgar | Harvey T. Maulson. |
| Hamiota*•† .... Marquette | M. B. Jackson. |
| Hartney*•† .....Selkirk | G. St. J. Hallen. |
| Holland*•† ....Macdonald | H. L. Riscon. |
| Killarney*•† .....Lisgar | A. G. Hay. |
| Manitou*•† ..... Dufferin | W. F. Ellis. |
| McGregor*•†.....Norfolk | See Carberry. |
| Melita*•† .....Brandon | J. L. Crerar. |
| Miami*•† .....Lisgar | F. A. Brown. |
| Minnedosa*•†..Marquette | R. Hill Myers. |
| Morden*•† .....Lisgar | H. L. Lemon. |
| Morris*•† ....Provencher | See Emerson. |
| Neepawa*•†...Macdonald | Howden & Howden. |
| Oak Lake*•†..... Brandon | See Brandon. |
| Pilot Mound*•†.Macd'n'ld | W. A. Donald. |
| Plum Coulee*•†....Lisgar | See Winnipeg. |
| Portage la Prairie*•† Macdonald | D. A. Macdonald. |
| Rapid City*•† .Marquette | R. A. Nelles. |
| Russell*•† .....Marquette | See Rapid City. |
| Selkirk*† .....Selkirk | John O Reilly. |
| Shoal Lake*•†.Marquette | James MacDonald. |
| Souris*•† .....Brandon | J. A. Taylor. |
| Stonewall*•† .....Selkirk | See Winnipeg. |
| St. Pierre .....Carillon | See Winnipeg. |
| Treherne*•† ..... Norfolk | See Winnipeg. |
| Virden*•†.....Brandon | Goulter & Singer. |
| Wawanesa*•†....Brandon | J. H. Ingram. |
| Winkler.....Lisgar | See Winnipeg. |
| Winnipeg*•† ... Winnipeg | TUPPER, PHIPPEN & TUPPER. Solicitors for The Bank of Montreal, The Bank of British North America, and The Merchants Bank of Canada. |

## MIQUELON.

| | |
|---|---|
| St. Pierre..... | Send to Bank. |

## NEW BRUNSWICK.

| | |
|---|---|
| Bathurst*† ....Gloucester | Gilbert & Gilbert. |
| Campbellton*•†..Rest'che | Murray & McLatchy. |
| Chatham*•† .Northumb'd | Warren C. Winslow. |
| Dorchester*•† Westmor'd | M. G. Teed. |
| Edmundston*•†..Victoria | John M. Stevens. |
| Fredericton*•†.....York | ARTHUR R. SLIPP. |
| Grand Falls*•†.. Victoria | See Edmundston. |
| Hartland*•†.....Carleton | See Woodstock. |
| Hillsboro*•† .....Albert | See Moncton. |
| Kingston*† .....Kent | See St. John. |
| Moncton*•† .Westmorel'd | R. W. HEWSON. |
| New Castle*•† .N'thuml'd | E. P. WILLISTON. |
| •Sackville*•†. Westmorel'd | POWELL, BENNETT & HARRISON. |
| Shediac*•† Westmoreland | W. A. Russell. |
| St. Andrews*•†.Charlotte | F. H. Grimmer. |
| St. John*•†.....St. John | ALEXANDER P. BARNHILL. |
| St. Stephen*•†..Charlotte | J. G. Stevens, Jr. |
| Sussex*•† .....Kings | White, Allison & King. |
| Woodstock*•†...Carleton | D. McLEOD VINCE. |

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## NEWFOUNDLAND.

| Town and County. | Name. |
|---|---|
| Harbor Grace | See St. Johns. |
| St. Johns | CHARLES H. HUTCHINGS. |

## NORTHWEST TERRITORIES.

| Town and County. | Name. |
|---|---|
| Battleford*† ....Sas'k'h'n | See Prince Albert. |
| Calgary*† .....Alberta | J. A. BANGS. |
| Dawson City .....Alberta | C. N. Woodworth. |
| Edmonton*▲AlbertaDist. | BECK & EMERY. |
| Ft.Qu'Appelle† Assinib'ia | See Regina. |
| Grenfell*▲† .....Assiniboia | W. Peel. |
| Indian Head*▲† Assiniboia | T. W. Jackson. |
| Lethbridge*▲†....Alberta | C. I. P. Conybeare. |
| McLeod*▲† ..... Alberta | Haultain & Mackenzie. |
| Medicine Hat*▲†Assinib'a | C. R. Mitchell. |
| Moose Jaw*▲† .Assiniboia | William Grayson. |
| Moosomin*▲† ..Assiniboia | White, Elwood & Gwillen. |
| Pincher Creek*▲† Alberta | See McLeod. |
| Prince Albert*▲†... Sas'h'n | James McKay. |
| Qu Appelle*...Assiniboia | A. D. Dickson. |
| Qu Appelle Stn*▲†Assin'ia | A. D. Dickson. |
| Regina*▲† .....Assiniboia | HAMILTON & JONES. |
| So.Edmonton*▲ ..Alberta | A. C. Rutherford. |
| Wapella*▲† .....Assiniboia | See Regina. |
| Whitewood*▲† Assiniboia | See Regina. |
| Wolseley*▲† ...Assiniboia | Levi Thomson. |
| Yorkton*▲†....Assiniboia | WM. R. PARSONS. |

## NOVA SCOTIA.

| Town and County. | Name. |
|---|---|
| Acadia Mines*†.Colch'ter | See Truro. |
| Amherst*▲†..Cumberland | TOWNSEND & ROGERS. |
| Annapolis*▲† ..Annapolis | Fred W. Harris. |
| Antigonish*▲† Antigonish | J. A. WALL. |
| Barrington*▲†.. Shelburne | See Shelburne. |
| BarringtonPassage,Shelb. | See Shelburne. |
| Bear River*▲†..... Digby | Jones & Nichols. |
| Berwick*▲†.....Kings | See Kentville. |
| Bridgetown*▲†.Annapolis | O. T. Daniels. |
| Bridgewater*▲†.Lunenb'g | H. T. Ross. |
| Canning*▲† .....Kings | See Kentville. |
| Canso*▲†.....Guysboro | See Guysborough. |
| Clarke's Harbor*Shelb'ne | See Shelburne. |
| Dartmouth*▲†.... Halifax | See Halifax. |
| Digby*▲†.....Digby | T. C. Shreve. |
| Glace Bay†..Cape Breton | Chisholm & Crowe. |
| Guysborough*▲†..Guys'ro' | Joseph A. Fulton. |
| Halifax*▲† .....Halifax | ALFRED WHITMAN. |
| " ..... " | BORDEN, RITCHIE & CHISHOLM. |
| Kentville*▲† ..... Kings | W. P. Shaffner. |
| Lawrencetown*▲† Halifax | See Annapolis. |
| Liverpool*† ..... Queens | John George Pyke. |
| Lockeport*▲†...Shelburne | See Shelburne. |
| Londonderry*▲†Colchester | See Truro. |
| Lunenburg*▲† Lunenburg | Charles W. Lane. |
| Maitland*▲†.....Hants | See Truro. |
| Middleton*▲†...Annapolis | W. G. Parsons. |
| New Glasgow*▲†.. Pictou | Fraser, Jennison & Graham. |
| North Sydney*▲†C.Breton | Murray & MacKenzie. |
| Oxford*▲† ...Cumberland | C. H. Onley. |
| Parrsboro*▲† Cumberland | H. W. McKenna. |
| Pictou*▲† .....Pictou | W. B. IVES. |
| PortHawkesb'y*▲†Invern's | George O. Forsyth. |
| Port Hood*▲† ...Inverness | Samuel Macdonnell. |
| Shelburne*▲†.....Shelburne | John Hood. |
| Sherbrooke*▲†.. Guysboro | See Guysborough. |
| Shubenacadie*▲† ...Hants | A. Kirkpatrick. |
| Springhill*▲ .Cumberland | A. W. Foster. |
| Stellarton*▲†.....Pictou | See Pictou. |
| St. Peter's*▲† .. Richmond | See Port Hawkesbury. |
| Sydney*▲† ....Cape Breton | WM. A. G. HILL. |
| Truro*▲†.....Colchester | Hugh MacKenzie. |
| Westville*▲† ..... Pictou | See Pictou. |
| Weymouth*▲† .....Digby | J. A. Grierson. |
| Windsor*▲† ..... Hants | E. J. MORSE. |
| Wolfville*▲†.....Kings | E. Sidney Crawley. |
| Yarmouth*▲† ..Yarmouth | E. H. ARMSTRONG. |

## ONTARIO.

| Town and County. | Name. |
|---|---|
| Acton*▲† .....Halton | W. A. McLean. |
| Ailsa Craig*▲†.Middlesex | See St. Marys. |
| Alexandria*▲† .Glengarry | A. L. Smith. |
| Alliston*▲† ..... Simcoe | Fisher & Bell. |
| Almonte*▲† ..... Lanark | Greig & Jamieson. |
| Alvinston*▲† .... Lambton | Hannah & Burnham. |
| Amherstburg*▲†....Essex | F. A. Hough. |
| Arkona*† .....Lambton | See Watford. |
| Arnprior*▲†.....Renfrew | Dulmage & Burwash. |
| Arthur*▲†.....Wellington | M. M. McMartin. |
| Athens*▲†.....Leeds | W. A. Lewis. |
| Atwood*▲†.....Perth | See Listowel. |
| Aurora*▲† ..... York | T. H. Lennox. |
| Avonmore*▲†.. Stormont | See Cornwall. |
| Aylmer*▲† .....Elgin | Miller & Backhouse. |
| Ayr*▲† .....Waterloo | See Galt. |
| Barrie*▲†.....Simcoe | McCARTHY, PEPLER & McCARTHY. |
| Beamsville*▲†.... Lincoln | See Hamilton. |
| Beaverton*▲†.....Ontario | T. Earnest Godson. |
| Beeton*▲† ..... Simcoe | See Alliston. |
| Belleville*▲†.....Hastings | F. E. O'FLYNN. |
| Berlin*▲†.....Waterloo | A. Miller. |
| Blenheim*▲† ..... Kent | R. L. Gosnell. |
| Blyth*▲† .....Huron | A. S. Dickson. |
| Bolton*▲†.....Peel | A. A. Miller. |
| Bothwell*▲†..... Kent | George L. Taylor. |
| Bowmanville*▲† .Durham | J. Keith Galbraith. |
| Bracebridge*▲†..Muskoka | Mahaffy & Ashworth. |
| Bradford*▲†.....Simcoe | Mark Scanlon. |
| Brampton*▲† ..... Peel | R. H. Pringle. |
| Brantford*▲† .....Brant | BAIRD & HENDERSON. |
| Brigden*▲† .....Lambton | See Sarnia. |
| Brighton*▲†.No'umberl'd | J. W. Gordon. |
| Brockville*▲† ..... Leeds | WOOD & STEWART. |
| Brussels*▲† .....Huron | G. F. Blair. |
| Burford*▲†..... Brant | See Brantford. |
| Burks Falls*▲†...Muskoka | Stephen T. Evans. |
| Burlington*▲† .... Halton | E. H. Cleaver. |
| Campbellford*▲† N'hm'l'd | D. J. Lynch. |
| Cannington*▲† ...Ontario | A. J. Reid. |
| Carleton Place*▲† Lanark | C. McIntosh. |
| Cayuga*▲†.....Haldimand | Colter & Goodman. |
| Chatham*▲† .....Kent | WILSON, KERR & PIKE. |
| Chatsworth*▲† ..... Grey | See Owen Sound. |
| Chesley*▲† ..... Bruce | H. O. Langley. |
| Chesterville*▲†... Dundas | W. B. Lawson. |
| Chippawa*▲† .... Welland | See Welland. |
| Clarksburg*† ..... Grey | See Thornburg. |
| Clifford*▲†.... Wellington | See Harriston. |
| Clinton*▲†.....Huron | W. Brydon. |
| Cobourg*▲†N'th'umberl'd | FRANK M. FIELD. |
| Colborne*▲†N'thumberl'd | W. L. Payne. |
| Coldwater*▲†▲ .....Simcoe | J. Brookoski. |
| Collingwood*▲†... Simcoe | HY. ROBERTSON. |
| Comber*▲† ..... Essex | See Essex. |
| Cookstown*▲†.... Simcoe | See Alliston. |
| Cornwall*▲†.... Stormont | MACLENNAN, LIDDELL & CLINE. |
| Creemore*▲†..... Simcoe | See Barrie. |
| Dashwood*.....Huron | R. H. Collins. |
| Delhi*▲†.....Norfolk | See Simcoe. |
| Deseronto*▲† ... Hastings | George E. Deroche. |
| Drayton*▲†... Wellington | A. S. Lown. |
| Dresden*†..... Kent | J. W. Sharpe. |
| Drumbo*▲†.....Oxford | See Brantford. |
| Dundalk*▲†..... Grey | I. B. Lucas. |
| Dundas*▲† ... Wentworth | T. H. A. BEGUE. |
| Dunnville*▲†.. Haldimand | W. D. Swayze. |
| Durham*▲†..... Grey | J. P. Telford. |
| Dutton*▲† ..... Elgin | C. St. Clair Leitch. |
| Eganville*▲† ....Renfrew | W. Lawson. |
| Elmira*▲† ..... Waterloo | See Berlin. |
| Elmvale*▲† ..... Simcoe | W. F. W. Lent. |
| Elora*▲†..... Wellington | Henry Wissler. |
| Embro*†..... Oxford | See Woodstock. |
| Erin*▲†..... Wellington | See Fergus. |
| Essex*▲†..... Essex | E. A. Wisner. |
| Exeter*▲†..... Huron | R. H. Collins. |
| Fenelon Falls*▲† Victoria | McLaughlin & McDearmid. |
| Fergus*▲†.....Wellington | N. M. Monro. |
| Flesherton*.....Grey | Lucas & Wright. |
| Florence*▲† .... Lambton | See Bothwell. |
| Fordwich*▲†.....Huron | See Blyth. |
| Forest*▲†.....Lambton | Wm. J. Porte. |
| Fort FrancesRainy Ri'er | See Rat Portage. |
| Fort William*▲† ..Algoma | W. L. Morton. |
| Galt*▲† .....Waterloo | E. J. BEAUMONT. |
| Gananoque*† ..... Leeds | W. B. Carroll. |
| Georgetown*▲† ....Halton | G. S. Goodwille. |
| Glencoe*▲†..... Middlesex | Stuart, Stuart & Ross. |
| Goderich*▲†.....Huron | PHILIP HOLT, Q. C. |
| Gore Bay*.....Algoma | See Sault Ste. Marie. |
| Grand Valley*▲† Dufferin | J. A. V. Preston. |
| Gravenhurst*▲† Muskoka | B. H. Ardagh. |
| Grimsby*▲† ..... Lincoln | See Hamilton. |
| Guelph*▲†..... Wellington | GUTHRIE, WATT & GUTHRIE |
| Hagersville*▲† Haldimand | S. E. Lindsay. |
| Hamilton*▲†..Wentworth | CARSCALLEN & CAHILL. |
| Hanover*▲† .....Grey | See Durham. |
| Harriston*▲†..Wellington | A. G. Campbell. |
| Harrow*▲†..... Essex | See Windsor. |
| Hastings*▲† N'thumberl'd | Ruddy & Clarry. |
| Hawkesbury*▲†..Prescott | O'BRIAN & HALL. |
| Hensall*▲†..... Huron | H. J. D. Corkle. |
| Hespeler*▲† .... Waterloo | See Berlin. |
| Highgate*▲†..... Kent | See St. Thomas. |
| Huntsville*▲†.... Muskoka | O. M. Arnold. |

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| Town and County. | Name. |
|---|---|
| Ingersoll*▲† .....Oxford | HEGLER & HEGLER. |
| Inwood*▲†..... Lambton | See Sarnia. |
| Iroquois*▲†..... Dundas | A. E. Overell. |
| Jarvis*▲†.....Haldimand | C. E. Bourne. |
| Keewatin*▲†...R'ny R. D. | R. A. Langford. |
| Kemptville*▲†.. Grenville | T. K. Allen. |
| Kincardine*▲†.....Bruce | W. C. Loscombe. |
| Kingston*▲†... Frontenac | SMYTHE & LYON. |
| Kingsville*▲† ..... Essex | W. A. Smith. |
| Lakefield*▲†.... Peterboro | O. A. Langley. |
| Lanark*▲†.....Lanark | Andrew Haydon. |
| Lansdowne*▲† .....Leeds | See Brockville. |
| Leamington*▲†..... Essex | W. T. Easton. |
| Lindsay*▲† ..... Victoria | MOORE & JACKSON. |
| Listowel*▲† ..... Perth | F. R. Blewett. |
| London*▲†..... Middlesex | GIBBONS & HARPER. |
| Lucan*▲† ..... Middlesex | Wm. McDiarmid. |
| Lucknow*▲†.....Bruce | P. V. Malcomson. |
| Lynden*▲† ... Wentworth | William T. Henderson. |
| Madoc*▲†..... Hastings | Wm. Cross. |
| Markdale*▲†.....Grey | P. McCullough. |
| Markham*▲†..... York | Higgins & Douglas. |
| Marmora* ..... Hastings | J. F. Wills. |
| Mattawa*▲† .... Nipissing | D. A. Dunlap. |
| Meaford*▲† .....Grey | C. T. Sutherland. |
| Merlin*▲† ..... Kent | See Blenheim. |
| Merrickville*▲†Grenville | A. E. Baker. |
| Midland*▲†.....Simcoe | John Rowe. |
| Mildmay*▲†.....Bruce | See Walkerton. |
| Millbrook*▲† .... Durham | R. Ruddy. |
| Milton*▲† ..... Halton | V. Chisholm. |
| Milverton*▲†.....Perth | See Listowel. |
| Mitchell*▲†..... Perth | Dent & Thompson. |
| Morrisburg*▲†..... Dundas | J. P. Whitney. |
| Mount Forest*▲†. Wel'ton | R. O. Kilgour. |
| Napanee*▲† .....Lennox | WILSON & WILSON. |
| Newcastle*▲†.... Durham | E. H. McLean. |
| New Hamburg*▲†. W't'ri'o | William Millar. |
| New Market*▲†..... York | T. J. Robertson. |
| Niagara Falls*▲† Welland | F. W. HILL. |
| North Bay*▲†... Nipissing | A. G. BROWNING. |
| Norwich*▲†..... Oxford | T. Brown. |
| Norwood*▲†....Peterboro | W. A. F. Campbell. |
| Oakville*▲†..... Halton | D. O. Cameron. |
| Oil Springs*▲†...Lambton | Isaac Greenizen. |
| Orangeville*▲† .. Dufferin | W. L. Walsh. |
| Orillia*▲†.....Simcoe | S. S. Robinson. |
| Orono*▲†..... Durham | See Bowmanville. |
| Oshawa*▲†..... Ontario | C. A. JONES. |
| Ottawa*▲†..... Carleton | BISHOP & SMITH. |
| Otterville*▲†..... Oxford | See Woodstock. |
| Owen Sound*▲†.....Grey | Kilbourn & Kilbourn |
| Paisley*▲†..... Bruce | Hector C. Cowan. |
| Pakenham*▲†..... Lanark | See Perth. |
| Palmerston*▲† Wellington | Drew & Downs. |
| Paris*▲†..... Brant | Gordon J. Smith. |
| Parkdale*▲†..... York | John Douglas. |
| Parkhill*▲† .... Middlesex | E. Goodman. |
| Parry Sound*▲†McDoug'll | Pirie & Stone. |
| Pembroke*▲†....Renfrew | J. H. Burritt. |
| Penetanguishene*▲†Simc'e | A. B. Thompson. |
| Perth*▲†.....Lanark | Hall & Hall. |
| Peterboro*▲†...Peteterboro | HALL & HAYES. |
| Petrolia*▲† .....Lambton | Moncruff & Gansby. |
| Pickering*▲†.....Ontario | Dow & McGilloray. |
| Picton*▲†.Prince Edward | G. O. Alcorn. |
| Pt. Arthur*▲† Th'rBayDis. | F. H. Keefer. |
| Port Colborne*▲† Welland | G. S. Macdonald. |
| Port Elgin*▲†.....Bruce | C. Dalrymple. |
| Port Hope*▲† ....Durham | H. A. WARD. |
| Port Perry*▲† ....Ontario | H. L. Ebbels. |
| Port Rowan*▲†...Norfolk | See Simcoe. |
| Prescott*▲† .....Grenville | F. J. French. |
| Preston*▲† ..... Waterloo | C. R. Hanning. |
| RatPortage*▲†RainyR.Dis | Langford & Moran. |
| Renfrew*▲†.....Renfrew | Craig & Wilson. |
| Richmond Hill*▲†.... York | A. G. J. Lawrence. |
| Ridgetown*▲† .....Kent | W. E. Gundy. |
| Ripley*▲† .....Bruce | F. L. Pearson. |
| Rodney*▲†.....Elgin | H. Falconer Jell. |
| Sarnia*▲†..... Lambton | GURD & KITTERMASTER. |
| SaultSte.Marie*▲† Alg'aD. | H. C. Hamilton. |
| Schomberg*▲† .....York | See Toronto. |
| Seaforth*▲† .....Huron | R. S. Hays. |
| Shelburne*▲†.....Dufferin | G. M. Vance. |
| Simcoe*▲† .....Norfolk | Tisdale, Tisdale & Reid. |
| Smith's Falls*▲†...Lanark | Lavell & Farrell. |
| Southampton*▲†....Bruce | See Port Elgin. |
| Springfield*▲† .....Elgin | See Toronto. |
| Stayner*▲†.... ....Simcoe | Hood & Sullivan. |
| St. Catharines*▲† .Lincoln | COLLIER & YALE. |
| St. George*▲† .....Brant | See Paris. |
| Stirling*▲† .....Hastings | See Belleville. |
| St. Marys*▲† .....Perth | E. W. Harding. |
| Stouffville*▲†.....York | C. RUSSELL FITCH. |
| Stratford*▲† .....Perth | IDINGTON & ROBERTSON. |
| Strathroy*▲† ...Middlesex | J. Folinsbee. |
| St. Thomas*▲† .....Elgin | J. S. ROBERTSON. |
| Sturgeon Falls*▲†Nipiss'g | Harry D. Leask. |
| Sudbury*▲† .....Nipissing | J. Fowler. |
| Sunderland*▲†....Ontario | T. W. Chapple. |
| Tara*▲† .....Bruce | C. E. Start. |
| Tavistock*▲.....Oxford | Douglas, Alexander & McTavish. |
| Teeswater*▲.....Bruce | J. J. Stephens. |
| Thamesville*▲†.....Kent | See Chatham. |
| Thedford*▲† .... Lambton | See Sarnia. |
| Thessalon*▲† .... Algoma | See Sault Ste. Marie. |
| Thornbury*▲†.....Grey | Wilson & Dyre. |
| Thorold*▲†.....Welland | COLLIER & BURSON. |
| Tilbury*▲†.....Kent | D. A. McDonald. |
| Tilsonburg*▲†.....Oxford | J. CARRUTHERS. |
| Toronto*▲† ..... York | BLAKE, LASH & CASSELS. Solicitors for Canadian Bank of Commerce. |
| " ..... " | CLUTE, MACDONALD, MACINTOSH & McCRIMMON. Cable address "Macks." References: Dominion Bank, Sun Life Assurance Co., Provincial Trusts Co. |
| " ..... " | CROMBIE, WORRELL & GWYNNE. Solicitors for Bank of Montreal. |
| " ..... " | R. E. KINGSFORD. Special attention paid to Collections and Patents. |
| Toronto Junction*▲†Y'rk | J. A. J. Andrews. |
| Tottenham*▲†.....Simcoe | Hood, Jacks & Frazer. |
| Trenton*▲† .....Hastings | A. Forbes. |
| Tweed*▲† .....Hastings | C. W. Craig. |
| Unionville*▲†.....York | See Toronto. |
| Uxbridge*▲† .....Ontario | S. S. SHARPE. |
| Vankleek Hill*▲† Prescott | F. W. Thistlewaite. |
| Walkerton*▲† .....Bruce | A. Collins. |
| Walkerville*▲†.....Essex | C. H. Robinson. |
| Wallaceburg*▲† .....Kent | Frazer & Jackson. |
| Waterford*▲† ....Norfolk | W. B. Wilkinson. |
| Waterloo*▲† .... Waterloo | William Reade. |
| Watford*▲†.....Lambton | Alexander Saunders. |
| Welland*▲†.....Welland | Raymond & Cohoe. |
| Westport*▲† .....Leeds | See Brockville. |
| Wheatley*▲†.....Kent | See Leamington. |
| Whitby*▲† .....Ontario | G. Y. Smith. |
| Wiarton*▲† .....Bruce | W. J. Ferguson. |
| Winchester*▲† ....Dundas | GEORGE L. HART. |
| Windsor*▲† .....Essex | CLEARY & SUTHERLAND. |
| Wingham*▲† .....Huron | J. A. Morton. |
| Woodbridge*▲† .....York | See Toronto. |
| Woodstock*▲† ..Oxford | FINKLE & MULLEN. |
| Woodville*▲† ....Victoria | See Lindsay. |
| Wyoming*▲† ....Lambton | See Sarnia. |
| Yarker*▲†.....Addington | See Napanee. |
| Zurich*▲† .....Huron | See Goderich. |

## PRINCE EDWARD ISLAND.

| | |
|---|---|
| Alberton*▲†.....Prince | See Summerside. |
| Charlottetown*▲† Queens | M. & D. C. McLEOD. |
| Montague Bridge*▲† Kings | See Charlottetown. |
| Souris*▲†..... Kings | See Charlottetown. |
| Summerside*▲†.... Prince | J. E. Wyatt. |

## QUEBEC.

| | |
|---|---|
| Beauharnois*▲† Beauh'ois | Thomas Brossoit. |
| Bedford*▲†.... Missisquoi | H. Butler. |
| Berthier en Haut*▲Berth'r | V. Allard. |
| Buckingham*▲†... Ottawa | F. A. Beaudry. |
| Chambly*▲†..... Chambly | P. B. Benoit. |
| Chicoutimi*▲† Chicoutimi | L. G. Beiley. |
| Costicook*▲†...Stanstead | G. H. St. Pierre. |
| Cookshire*▲†... Compton | L. E. Charbonnell. |
| Cowansville*▲† Missisquoi | J. C. McCorkill. |
| Danville*▲† ....Richmond | See Richmond. |
| Farnham*▲† ...Missisquoi | See Cowansville. |
| Fraserville*▲† Temiscouata | H. S. Carroll. |
| Granby*▲†..... Shefford | See Cowansville. |
| Hochelaga*▲† .. Hochelaga | See Montreal. |
| Hull*▲† ..... Ottawa | C. B. MAJOR. |
| Huntingdon*▲† .Hunt'don | A. E. Mitchell. |
| Ibervilles*▲†.....Iberville | See St. Johns. |
| Joliette*▲†.....Joliette | J. M. Tellier. |
| Knowlton*▲†.....Brome | J. E. Fay. |
| Lake Megantic*▲†Compton | See Sherbrooke. |
| L'Assomption*▲†L'As'pt'n | J. E. Faribault. |
| Lachine*▲†. Jacq'sCartier | See Montreal. |
| Lachute*▲†.... Argenteuil | G. E. Bampton. |
| L'Epiphanie*▲†L'Ass'pt'n | J. E. Faribault. |
| Lapralrie*▲†.... Laprairie | See Montreal. |
| Laurentides*.L'Assomp'n | R. T. Beaudoin. |
| Levis*▲†..... Levis | Charles Darveau. |
| Longueuil*▲†.....Ch'mbly | See Montreal. |
| Louiseville*▲† Maskino'ge | A. L. Desaulniers. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

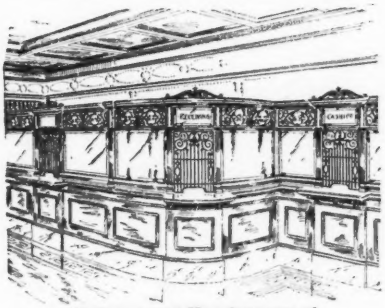
▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Magog*• † ..... Stanstead | See Sherbrooke. |
| Malbaie† .....Charlevoix | See Fraserville. |
| Marieville*• †..... Rouville | H. G. Paulin. |
| Mile End*• † ...Hochelaga | See Montreal. |
| Montmagny*• †Montm'g'y | See Levis. |
| Montreal*• †... Hochelaga | BROSSEAU, LAJOIE & LACOSTE. ¶ Place d'Armes. (Long Dist. Tel. Bell, Main 3142.) Business transacted in English and French. Attorneys for Hochelaga Bank and Jacques Cartier Bank. References: Carter, Hughes & Dwight, Attys., New York, and Brosseau & Co., Brokers, Chicago. |
| " ..... " | CHARBONNEAU & PELLETIER. Offices, New York Life Building. Solicitors for Ville-Marie Bank and Garand, Terroux & Co., Bankers. |
| " ..... " | McGIBBON, CASGRAIN, RYAN & MITCHELL. Canada Life Bldg. Solicitors for Pullman's Palace Car Co., Merchants Bank of Halifax, and Royal Trust Co. |
| Murray Bay*† .Charlevoix | See Fraserville. |
| Nicolet*• † ..... Nicolet | See Three Rivers. |
| Ormstown*• †Chateaugu'y | See Huntingdon. |
| Papineauville*• †.. Ottawa | See Hull. |
| Pa pebiac*† Bonaventure | See Rimouski. |
| Plessisville*† .... Megantic | See Victoriaville. |
| Pt.St.Charles*• † Hoch'aga | See Montreal. |
| Quebec*• †..... Quebec | CARON, PENTLAND & STUART. |
| Richmond*† ... Richmond | P. S. G. McKenzie. |
| Rimouski*• † ...Rimouski | N. Bernier. |
| Riviere du Loup*• †Tem'ta | See Fraserville. |
| Roberval*• †...Chicoutimi | See Quebec. |
| Shawville*• †.....Pontiac | See Ottawa. |
| Sherbrooke*• † Sherbro'ke | WHITE, CATE & WELLS. |
| Sorel*• †..... Richelieu | Ethier & Lefebore. |
| Stanbridge*† E.Missisquoi | Z. V. Cornell. |
| Stanstead*• †...Stanstead | M. F. Hackett. |
| St. Cesaire*• †.... Rouville | See Montreal. |
| St. Cunegonde Hochelaga | See Montreal. |
| Ste. Anna de la Perade*• † Champlain | See Quebec. |
| Ste. Marie* ..... Quebec | See Three Rivers. |
| Ste.ThereseDeBl'inv'le*• † Terrebonne | See Montreal. |
| St. Francois*• †DeLaBe'ce | See Montreal. |
| St. Francois-du-Lac• † Yamaska | See Nicolet. |
| St. George*..... Beauce | See Quebec. |
| St. Henri*• †... Hochelaga | See Montreal. |
| St. Hyacinthe*• †St. Hy'he | FONTAINE & FONTAINE. |
| St.Jean Baptiste*Hoch'ga | See Montreal. |
| St. Jerome*• † Terrebonne | W. B. Nantel. |
| St. Johns*• †.... St. Johns | Paradis & Paradis. |
| St.Johns Suburb*†Quebec | See Quebec. |
| St.Laurent*† Jacq's Cartier | See Montreal. |
| St. Remi*• † .. Napierville | D. Monet. |
| St. Roch de Quebec*†Que. | HAMEL, TESSIER & TESSIER. |
| St. Sauveur*..... Quebec | See Quebec. |
| ThetfordMines*• †Mega'ic | See Quebec. |
| Three Rivers*• †St.Mau'ce | N. L. De Noncourt. |
| Valleyfield*• †.Beauharn's | L. J. Papineau. |
| Victoriaville*† Athabaska | Crepeau & Crepeau. |
| Waterloo*• †..... Shefford | Charles A. Nutting. |
| Westmount*† ..Hochelaga | A. R. Johnson. |

...THE...

# A. H. Andrews Co.

300 Wabash Ave., Chicago



Designers and Manufacturers of

Fine Bank Counters and Fixtures

in Wood, Marble, Brass, Bronze, and Iron.

**Tables, Chairs, Etc.**

**Office Desks in Greatest Variety.**

Write for Catalogue.

**4,000** Banks Fitted up by us since **1865.** **Designs and Estimates** furnished on application.

50 YEARS' EXPERIENCE

# PATENTS

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**MUNN & Co.** 361 Broadway, **New York**

Branch Office, 625 F St., Washington, D. C.

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

# The Bankers National Bank

## Marquette Building...CHICAGO, ILL.

## CAPITAL...$1,000,000.

**OFFICERS.**

E. S. LACEY, President. GEO. S. LORD, 2d Vice-President. J. C. McNAUGHTON, Ass't Cashier.
JOHN C. CRAFT, Cashier. FRANK P. JUDSON, Ass't Cashier.

The accounts of Banks, Corporations, Firms, and Individuals received upon the most favorable terms consistent with safe and conservative banking.

ACTS AS RESERVE AGENT FOR NATIONAL BANKS.

Correspondence or interview solicited with those contemplating a change or division of their Chicago Accounts.

**SPECIAL ATTENTION GIVEN TO COLLECTIONS.**

At the close of business, December 2, 1899.

| RESOURCES. | | LIABILITIES. | |
|---|---|---|---|
| Loans and Discounts | $5,512,198.74 | Capital Stock paid in | $1,000,000.00 |
| U. S. Bonds and Premium thereon | 274,375.00 | Surplus and Undivided Profits | 194,287.11 |
| Other Bonds (Chicago Drainage 5s) | 236,147.26 | Circulating Notes | 225,000.00 |
| Stocks and Securities | 9,362.79 | Deposits | 8,505,004.26 |
| Real Estate, Furniture, and Fixtures | 23,637.71 | Dividends Unpaid | 1,587.50 |
| Cash and Sight Exchange | 3,870,157.37 | | |
| Total | $9,925,878.87 | Total | $9,925,878.87 |

**DEPOSITS.**

| | | | | | |
|---|---|---|---|---|---|
| December 2, 1893 | $2,300,572.43 | December 2, 1895 | $3,336,816.13 | December 2, 1897 | $6,158,526.21 |
| December 2, 1894 | 3,198,578.58 | December 2, 1896 | 2,893,493.62 | December 2, 1898 | 6,694,376.76 |

December 2, 1899, $8,505,004.26.

# THE NATIONAL CITY BANK

## OF NEW YORK.

....

## Capital, Surplus, and Profits, $5,750,000.

....

We issue Travelers' Letters of Credit, available in all parts of the world; open Commercial Credits, buy Foreign Exchange, and sell Drafts and Cable Transfers.

....

JAMES STILLMAN, President.

SAMUEL SLOAN, Vice-President. WALTER H. TAPPAN, Ass't Cashier.
A. G. LOOMIS, Vice-President. ARTHUR KAVANAGH, Ass't Cashier.
G. S. WHITSON, Cashier. HORACE M. KILBORN, Ass't Cashier.
WM. A. SIMONSON, Ass't Cashier. JAMES A. STILLMAN, Ass't Cashier.

...STATEMENT...

OF THE

# Second National Bank

OF PITTSBURG, PA.

DEPOSITARY OF UNITED STATES AND STATE OF PENNSYLVANIA.

NOV. 1, 1899.

ASSETS.

| | |
|---|---|
| Loans and Discounts | $3,759,023 22 |
| United States Bonds | 550,700 00 |
| Investment Securities | 2,234,167 50 |
| Premiums | 55,000 00 |
| Banking House and Real Estate | 335,498 13 |
| United States Treasurer | 10,250 00 |
| Due from other Banks, Cash and Checks | 2,349,862 02 |
| Total | $9,294,500 87 |

LIABILITIES.

| | |
|---|---|
| Capital Stock | $ 300,000 00 |
| Surplus | 500,000 00 |
| Undivided Profits | 260,213 30 |
| Circulation | 45,000 00 |
| Dividends Unpaid | 20,282 00 |
| Deposits | 8,169,005 57 |
| Total | $9,294,500 87 |

JAMES H. WILLOCK, Pres't.
GEORGE S. BARRETT, Vice-Pres't.
THOS. W. WELSH, Jr., Cashier.
JAS. M. YOUNG, Ass't Cashier.

We invite you to Open an Account with this Bank.



# THE PARK NATIONAL BANK

CLEVELAND, OHIO.

CAPITAL, - $500,000
SURPLUS, - - 80,000

H. A. BISHOP, President.
R. A. HARMAN, Vice-President.
JOHN SHERWIN, Cashier.
F. J. WOODWORTH, Assistant Cashier.

Accounts of Banks, Bankers, Firms, and Corporations Received on Most Favorable Terms.

Collections in this Section Promptly Accounted for at Lowest Rates.

DIRECTORS.

HORACE A. BISHOP WILLIAM F. CARR. RALPH A. HARMAN.
SAMUEL F. HASEROT. GEORGE W. KINNEY.
MARTIN A. MARKS. WILLIAM J. MORGAN. NELSON MOSES.
HENRY A. SHERWIN. JOHN SHERWIN.



JNO. S. LEMON, PRESIDENT. MILTON TOOTLE, JR., VICE-PRESIDENT.
GRAHAM G. LACY, CASHIER.

# TOOTLE, LEMON & Co.

## Bankers

St. Joseph, Missouri.

A GENERAL BANKING BUSINESS TRANSACTED.
COLLECTIONS CAREFULLY MADE AND PROMPTLY ACCOUNTED FOR ON MODERATE TERMS.

Members of the Firm are individually liable without limit.

UNDER STATE SUPERVISION AND EXAMINATION.



# Knauth, Nachod & Kühne

BANKERS

13 WILLIAM ST., NEW YORK

Make arrangements with Banks and Bankers in the United States enabling them to issue their own direct drafts on the principal cities of Europe and the Orient.

BUY AND SELL BILLS OF EXCHANGE ON EUROPE.

Issue Circular Letters of Credit for travelers available everywhere. Transfer money by mail and telegraph.

# RUDOLPH KLEYBOLTE & CO.

## BANKERS

1 Nassau Street, NEW YORK.

Third Street, Corner Walnut, CINCINNATI, OHIO.

DEALERS IN

GOVERNMENT AND MUNICIPAL BONDS.

CORRESPONDENCE INVITED.

# STATE SAVINGS BANK

DETROIT, MICH.

| | |
|---|---|
| CAPITAL, - - - - - | $ 500,000 |
| SURPLUS, - - - - - | 100,000 |
| DEPOSITS, - - - - - | 7,500,000 |

GEO. H. RUSSEL, President. R. W. GILLETT, Vice-President. R. S. MASON, Cashier. AUSTIN E. WING, Ass't Cashier Commercial Dept.
H. P. BORGMAN, Ass't Cashier Savings Dept. E. A. SUNDERLIN, Auditor.

Banking in all its branches.
Accounts of Banks, Bankers, Firms, Corporations, and Individuals received.
Unsurpassed collection facilities. Correspondence invited.

# THE NEW FIRST NATIONAL BANK

COLUMBUS, OHIO.

CAPITAL, $400,000 SURPLUS AND PROFITS, $85,000

NICHOLAS SCHLEE, President. ALBERT D. HEFFNER, Vice-President. CHARLES R. MAYERS, Cashier.
PAUL A. DeLONG, Assistant Cashier.

BONDS of States, Counties, Cities, Villages, and School Districts bought and sold. Send for List.

We specially call your attention to the Geographical Position of Columbus for your Ohio business—try us.

COMPARATIVE STATEMENT OF DEPOSITS.

| | |
|---|---|
| June 15, 1897 | $ 842,606.62 |
| December 2, 1899 | 1,892,697.05 |
| Increase | $1,049,890.43 |

# THE BANK OF TORONTO

HEAD OFFICE, TORONTO, CANADA.

CAPITAL, $2,000,000. • RESERVE, $1,800,000

BRANCHES.

ONTARIO—TORONTO. BARRIE. BROCKVILLE. COBOURG. COLLINGWOOD. GANANOQUE. LONDON. PETERBORO'. PETROLIA. PORT HOPE. ST. CATHARINES. STAYNER.
QUEBEC—MONTREAL. POINT ST. CHARLES. BRITISH COLUMBIA—ROSSLAND.

BANKERS AND CORRESPONDENTS.

GREAT BRITAIN—The London City & Midland Bank, Limited, London.
NEW YORK—The National Bank of Commerce.
ONTARIO—Bank of Hamilton and Branches.
QUEBEC—La Banque Nationale.
NOVA SCOTIA—Union Bank of Halifax, People's Bank of Halifax.
MANITOBA, BRITISH COLUMBIA, and NEW BRUNSWICK—Bank of British North America and Dominion Bank.

General Banking Business conducted.
Collections made on all parts of the Dominion and returns promptly made at favorable rates.

GEORGE GOODERHAM, President. W. H. BEATTY, Vice-President.
DUNCAN COULSON, General Manager. JOSEPH HENDERSON, Inspector.

# THE NATIONAL BANK OF NORTH AMERICA IN NEW YORK.

**Capital, - - $ 1,000,000**
**Surplus, - - - 625,000**
**Deposits, - - - 18,000,000**

WARNER VAN NORDEN, President.
WILLIAM F. HAVEMEYER, Vice-President.
HENRY CHAPIN, JR., Cashier.
WARNER M. VAN NORDEN, Ass't Cashier.
J. FREDERICK SWEASY, Ass't Cashier.

Accounts of Banks, Bankers, Individuals, Corporations, and Firms Solicited.

W. H. THOMPSON PRES'T. J. C. VAN BLARCOM, VICE-PRES'T.
B. F. EDWARDS, CASHIER. JOHN NICKERSON, 2D VICE-PRES'T.
C. L. MERRILL, ASS'T CASHIER.

STATEMENT OF THE CONDITION OF

# The National Bank of Commerce

## ....in St. Louis....

DEC. 2, 1899.

RESOURCES.

| | | |
|---|---|---|
| Currency and Coin, | $5,434,422.26 | |
| Checks and Cash Items, | 480,187.00 | |
| Sight Exchange, | 5,128,847.61 | $11,043,456.87 |
| U. S. 4 per cent Bonds of 1907 at par, | | 1,740,000.00 |
| U. S. 3 per cent Bonds of 1918 at par, | | 860,000.00 |
| Bonds, Stocks, etc., | | 1,830,850.12 |
| Loans and Discounts, | | 18,390,995.54 |
| Real Estate, | | 550,000.00 |
| | | $34,415,302.53 |

LIABILITIES.

| | |
|---|---|
| Capital, | $ 5,000,000.00 |
| Surplus and Profits, | 3,286,308.78 |
| Circulation, | 1,783,037.50 |
| Deposits, | 24,345,956.25 |
| | $34,415,302.53 |

B. F. EDWARDS, CASHIER.

Accounts of Banks, Bankers, Merchants, and Corporations Solicited upon Favorable Terms. Correspondence Invited.

THE

# Marine Bank

## BUFFALO, N. Y.

Organized 1850.

S. M. CLEMENT, President.
J. J. ALBRIGHT, Vice-President.
J. H. LASCELLES, Cashier.
H. J. AUER, Assistant Cashier.

Accounts of Banks and Bankers received on the most liberal terms consistent with safe and prudent banking.

COLLECTIONS SOLICITED.

# BANK OF COMMERCE

LOUISVILLE, KY.

**Capital, - - $800,000**
**Surplus, - - 367,000**

*H M BURFORD, President.*
*SAMUEL CASSEDAY, Cashier.*

Wide connections throughout the Ohio Valley and the South, and ample facilities of all kinds.

Liberal terms extended Banks and Bankers, and correspondence relative to the establishment of accounts invited.

Collections made in the Central and Southern States, and remitted for at once at special rates, or on agreed dates at par. Prompt attention given to all business of this character, and full reports rendered.

# Merchants National Bank

80 AND 82 LA SALLE STREET,

CHICAGO, ILL.

++++

| | | |
|---|---|---|
| Capital Stock Paid in, | - | $1,000,000 |
| Surplus, January, 1896, | - | 1,000,000 |
| Undivided Earnings, | - | 700,000 |

++++

CHAUNCEY J. BLAIR, President. FREDERICK W. CROSBY, Vice-President. HENRY A. BLAIR, 2d Vice-President.

JOHN C. NEELY, Cashier. EDWIN H. GAMBLE, Assistant Cashier.

++++

DIRECTORS.

*MARTIN A. RYERSON, Capitalist. JOHN P. WILSON, Lawyer. HENRY A. BLAIR, Capitalist. WATSON F. BLAIR, Capitalist. CHAUNCEY J. BLAIR, Banker. FREDERICK W. CROSBY, Banker. JOHN C. NEELY, Banker.*

---

F. A. CHAMBERLAIN, PRESIDENT. PERRY HARRISON, VICE-PRESIDENT.

E. F. MEARKLE, VICE-PRESIDENT. THOMAS F. HURLEY, CASHIER.

SEND YOUR NORTHWESTERN COLLECTIONS

...TO...

# The Security Bank of Minnesota

MINNEAPOLIS

CAPITAL, $1,000,000.00

COLLECTIONS

handled carefully, remitted for promptly, and at lowest rates.

ACCOUNTS

of Banks, Corporations, Manufacturers, and others received on the most favorable terms.

RATES

for Regular Collection Accounts and Special Collections furnished on application.

# The First National Bank

## Denver, Colo.

**Capital and Surplus, . $1,000,000**

D. H. MOFFAT, President.
W. S. CHEESMAN, Vice-President.
G. E. ROSS-LEWIN, Cashier.
THOS. KEELY, Ass't Cashier.
W. C. THOMAS, 2d Ass't Cashier.

A General Banking Business Transacted. Boxes for Rent.
Special Attention Given to Collections on all Western Points at Reasonable Rates.
Correspondence Solicited.

COMPARATIVE DEPOSITS.

| | | | |
|---|---|---|---|
| December 19, 1894, | $6,333,859.86 | December 15, 1897, | $11,394,339.03 |
| December 13, 1895, | 8,318,038.57 | December 1, 1898, | 15,197,000.00 |
| December 17, 1896, | 8,556,130.89 | December 2, 1899, | $18,856,560.33 |

ESTABLISHED 1860.

# Petersburg Savings & Insurance Co.

**PETERSBURG, VA.**

A REGULAR BANKING BUSINESS TRANSACTED.

**Capital, $200,000. Surplus and Profits, $226,291.45.**
**Deposits, $1,557,729.14.**

*ALEXANDER HAMILTON, President. FORTESCUE WHITTLE, Vice-President. FRED. W. SCOTT, Vice-President.*
*GEORGE J. SEAY, Cashier. H. H. WITHERSPOON, Ass't Cashier.*

EDWARD E. POOR, PRESIDENT.
RICHARD DELAFIELD, VICE-PRESIDENT.
STUYVESANT FISH, VICE-PRESIDENT.
ALBERT H. WIGGIN, VICE-PRESIDENT.
GEORGE S. HICKOK, CASHIER.
EDWARD J. BALDWIN, ASS'T CASHIER.

# The National Park Bank...

## of New York

Accounts Solicited.
Buy and Sell Foreign Exchange.

CAPITAL . . . . . $2,000,000
SURPLUS . . . . 3,000,000

Superior Facilities for Collections. Safety Deposit Vaults Equal to any.

# Fourth National Bank

*NASHVILLE, TENN.*

Capital Paid In, - - - - - $600,000
Surplus and Undivided Profits, - - 300,000

S. J. KEITH, PRESIDENT. J. H. FALL, VICE-PRESIDENT. J. T. HOWELL, CASHIER.

This Bank has larger Surplus and Profits than all other banks in this city combined - - - - - - - Correspondence solicited.

# Colonial National Bank,

## Boston, Mass.

88 Summer Street....

CAPITAL, - $1,000,000.00
SURPLUS, - - 500,000.00

Mercantile Collections made at the Lowest Rates.

OFFICERS.

David J. Lord, President.
Otis Shepard, Vice-President.
Charles F. Jmith, Vice-President.
Francis E. Seaver, Cashier.

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THE

# NICOLLET NATIONAL BANK

## MINNEAPOLIS, MINNESOTA.

Transacts any business consistent with Legitimate Banking. No interest paid on any form of deposits with the exception of accounts from Banks and Bankers. No Time Certificates of Deposit issued. Send us your COLLECTIONS ON MINNEAPOLIS, ST. PAUL and other points of the NORTHWEST.

Capital, - - $250,000
Surplus and Profits, 85,000

J. F. R. FOSS, PRESIDENT.
A. T. RAND, VICE-PRES.
ERNEST C. BROWN, CASHIER.

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# THE FIRST NATIONAL BANK

Corner Monroe and Dearborn Streets, CHICAGO.

Capital...$3,000,000. ◆ Surplus...$2,000,000.

OFFICERS.

JAMES B. FORGAN, President. GEO. D. BOULTON, Vice-President. RICHARD J. STREET, Cashier.
HOLMES HOGE, Ass't Cashier. FRANK E. BROWN, Ass't Cashier. CHARLES N. GILLETT, Ass't Cashier.
EMILE K. BOISOT, Manager Foreign Exchange Department.
JOHN E. GARDIN, Assistant Manager Foreign Exchange Department.
FRANK O. WETMORE, Auditor.

STATEMENT OF CONDITION JANUARY 1, 1900.

ASSETS.

| | | |
|---|---|---|
| Loans and Discounts | | $25,314,058.42 |
| United States Bonds | | 901,738.75 |
| Other Bonds and Stocks (market value) | | 3,895,667.64 |
| Cash Resources, | | |
| Due from Banks (Eastern Exchange) | $7,797,183.88 | |
| Checks for Clearing House | 2,173,932.67 | |
| Cash on hand | 8,824,952.59 | |
| Circulating Notes on hand | 450,000.00 | |
| Due from U. S. Treasurer | 43,500.00 | 19,289,569.14 |
| | | $49,401,033.95 |

LIABILITIES.

| | |
|---|---|
| Capital Stock Paid | $ 3,000,000.00 |
| Surplus Fund | 2,000,000.00 |
| Other Undivided Profits | 485,338.11 |
| Dividend No. 71, Payable January 2, 1900 | 90,000.00 |
| Circulating Notes | 450,000.00 |
| City and County Taxes, 1899 | 50,319.27 |
| Deposits | 43,345,378.57 |
| | $49,401,033.95 |

DIRECTORS.

SAM'L M. NICKERSON.
A. A. CARPENTER.
JAMES B. FORGAN.
SAM'L W. ALLERTON.
NORMAN B. REAM.
GEO. T. SMITH.
NELSON MORRIS.
EUGENE S. PIKE.
GEO. D. BOULTON.
OTTO YOUNG.
CHAS. H. CONOVER.

A General Banking and Foreign Exchange Business Transacted.

All Classes of High-grade Investment Bonds Bought and Sold.
Accounts of Merchants, Banks, Bankers, and Corporations Solicited.
Drafts for Sale on Principal Cities and Towns in the United States.

Travelers' Circular Letters of Credit issued, available in all parts of the world. Commercial Credits furnished for use in Importation of Merchandise from Foreign Countries. Transfers by Cable to the leading Cities of Europe, Asia, and Australia.

Collections Carefully Made and Promptly Accounted for on Moderate Terms.

SAFE DEPOSIT VAULTS IN BASEMENT.
Corner of Dearborn and Monroe Sts. Entrance on Dearborn St.

# COMMERCIAL NATIONAL BANK

CHICAGO, ILLINOIS.

Capital, - - $1,000,000
Surplus, - - 1,000,000

ESTABLISHED 1864.

OFFICERS.

JAMES H. ECKELS, PRESIDENT.

JOHN C. McKEON, Vice-President. DAVID VERNON, Second Vice-President. JOSEPH T. TALBERT, Cashier.

DIRECTORS.

Franklin MacVeagh. Wm. J. Chalmers. James H. Eckels.
Jesse Spalding. Robert T. Lincoln. John C. McKeon.
N. K. Fairbank.

Accounts of Banks and Bankers received on the most liberal terms consistent with safe and prudent Banking.

# THE NATIONAL SHAWMUT BANK...OF BOSTON

Capital, - - $3,000,000
Surplus, - - 1,500,000

Accounts of Banks, Bankers, Trustees, and Individuals Solicited

OFFICERS.

JAMES P. STEARNS, PRESIDENT. FRANK H. BARBOUR, CASHIER.
WALLACE S. DRAPER, ASS'T CASHIER. HENRY F. SMITH, ASS'T CASHIER.

FREDK. PABST, President. GEORGE G. HOUGHTON, Vice-President. FREDK. KASTEN, Cashier. CHARLES E. ARNOLD, Ass't Cashier. HERMAN F. WOLF, Ass't Cashier.

# The Wisconsin National Bank

OF MILWAUKEE

Capital, $1,000,000. Surplus, $200,000.

UNITED STATES DEPOSITORY.

Special Attention Given to Collections. All business entrusted to this Bank will be attended to carefully and without delay.

# ...THE... CAPITAL NATIONAL BANK

INDIANAPOLIS, IND.

MEDFORD B. WILSON, President. ORLANDO M. PACKARD, Vice-President.
W. F. CHURCHMAN, Cashier. CHAS. L. FARRELL, Assistant Cashier.

Capital, - - - - - $300,000
Surplus and Undivided Profits, 90,000

FOREIGN EXCHANGE BOUGHT AND SOLD.

With a direct account in every county in the State of Indiana, we are especially prepared to handle your checks and collections on Indiana at very low rates. The business of Banks and Bankers respectfully solicited.

FESTUS J. WADE, President.
C. H. SPENCER, 1st Vice-President.
L. E. ANDERSON, 2d Vice-President.
JONATHAN RICE, 3d Vice-President.
VALLE REYBURN, Counsel.
GEORGE W. WILSON, Treasurer.
WILLIAM MAFFITT, Assistant Treasurer.
C. H. McMILLAN, Secretary.
J. B. MOBERLY, Assistant Secretary.

# Mercantile Trust Co.

ST. LOUIS, MO.

Capital, - - - - - - $750,000.00
Surplus, - - - - - - 800,000.00

Transacts a General Trust, Financial, and Real Estate Business.

Interest Allowed on Daily Balances. Accounts of Banks and Bankers Solicited.

No. 515.

# The National Bank of Redemption

BOSTON, MASSACHUSETTS.

Capital, - - $1,000,000.00
Surplus and Profits, 445,398.51
Deposits, - - 10,257,167.95

*Accounts of Banks, Corporations, and Individuals Solicited. Transacts a General Banking Business and Invites Correspondence.*

COLLECTIONS SOLICITED.

JAMES B. CASE, President.
THEOPHILUS KING, Vice-President.
EDWARD A. PRESBREY, Cashier.
PALMER E. PRESBREY, Ass't Cashier.

# The... National Bank of the Republic OF.... NEW YORK CITY

Capital, - $1,500,000
Surplus, - 500,000

Accounts of Banks, Bankers, Firms, Corporations, and Individuals Received.

CORRESPONDENCE SOLICITED.

Buy and Sell United States Bonds, and Make Transfers and Exchanges in Washington without additional charge.

OFFICERS:
OLIVER S. CARTER, President.
CHARLES H. STOUT, Cashier.
W. B. T. KEYSER, Assistant Cashier.
O. H. HARRIMAN, Second Assistant Cashier.

# The Paterson National Bank

PATERSON, N. J.

....

UNITED STATES DEPOSITORY.

Capital, - - - - $ 300,000
Surplus Earned, - - 175,000
Deposits, - - - - 1,700,000

....

JOHN W. GRIGGS, President.
HARWOOD B. PARKE, Vice-President.
HENRY C. KNOX, Cashier.

....

COLLECTIONS SOLICITED.

The
Euclid Avenue
National Bank
of Cleveland, Ohio.

Capital, . . . . $500,000
Surplus and Profits, . 235,000

S. L. SEVERANCE, President.
KAUFMAN HAYS, Vice-President.
C. E. FARNSWORTH, Cashier.

Accounts of Merchants, Banks, and Bankers Solicited.

ESTABLISHED 1784.

The Bank of
...New York

NATIONAL BANKING ASSOCIATION,

48 Wall Street,
NEW YORK CITY.

Capital, - - - - $2,000,000
Surplus, - - - - 1,000,000
Undivided Profits, - - 900,000

E. S. MASON, PRESIDENT.
JOHN L. RIKER, VICE-PRESIDENT. CHARLES OLNEY, CASHIER.
E. T. HULST, ASSISTANT CASHIER.
GEO. P. HALL, 2D ASSISTANT CASHIER.

TRANSACTS A
GENERAL BANKING BUSINESS.

Travelers' Letters of Credit. Sterling Exchange bought and sold. Accounts of Banks and Bankers received. Correspondence solicited.

THE FARLEY
NATIONAL
BANK...

MONTGOMERY, ALA.

CAPITAL, - - $100,000

J. L. HALL, President.
JACOB GREIL, Vice-President.
LOUIS B. FARLEY, Cashier.

Your Southern Collections solicited in bulk,
Especially your Alabama Items.

INTERNATIONAL
Banking and Trust Company
HEAD OFFICE
NEW YORK

Capital - - - $1,000,000
Surplus, - - - 500,000

Transacts a general domestic and foreign banking business, and allows interest on daily balances. Buys and sells foreign exchange and issues commercial and travelers' letters of credit and cable transfers, payable in all parts of the world. Transacts a general trust company business. Acts as Trustee, Registrar, Transfer and Fiscal Agent, and undertakes purchase and sale of securities. Collects coupons, dividends, drawn bonds, etc.

WILSON & STEPHENS
BANKERS
41 Wall Street, - - NEW YORK.

DEALERS IN GOVERNMENT,
MUNICIPAL, RAILROAD, AND GAS CO. BONDS.
CORRESPONDENCE INVITED.

First National Bank
EL PASO, TEXAS.

Capital, Surplus, and Profits, - $160,000.00
Deposits, - - - - - - - 900,000.00

JOSHUA S. RAYNOLDS, PRESIDENT
M. W. FLOURNOY, VICE-PRESIDENT
U. S. STEWART, CASHIER
J. F. WILLIAMS, ASSISTANT CASHIER

Collections made on all points in Texas, New Mexico, and Arizona. Special facilities for collecting in the Republic of Mexico, and prompt returns guaranteed.

The

# Seaboard National Bank

OF THE CITY OF NEW YORK.

Capital, - - - $ 500,000
Surplus and Profits, 630,000
Deposits, - - - 15,000,000

DEPOSITORY FOR
THE UNITED STATES,
STATE OF NEW YORK, AND
CITY OF NEW YORK.

*S. G. BAYNE, President.*
*S. G. NELSON, Vice-President.*
*J. F. THOMPSON, Cashier.*
*C. C. THOMPSON, Ass't Cashier.*

DIRECTORS.

SAMUEL G. BAYNE.
DANIEL O'DAY.
GEO. MILMINE.
LUCIUS A. COLE.
JOSEPH SEEP.
WILLIAM A. ROSS.
GEN. FRANCIS V. GREENE.
T. WISTAR BROWN.
STUART G. NELSON.
EDWARD V. LOEW.
FRANKLIN QUINBY.

Promptness - Accuracy - Courtesy - Liberality

# The Bank of Commerce

NORFOLK, VIRGINIA.

Capital and Surplus, $300,000.00

DEPOSITORY OF
THE CITY OF NORFOLK.

OFFICERS.

NAT'L BEAMAN, President.
K. B. ELLIOTT, Vice-President.
H. M. KERR, Cashier.
M. C. FEREBEE, Assistant Cashier.

Superior Facilities for Handling Collections for This Section and the State.

Accounts of Banks, Bankers, Corporations, Firms, and Individuals Respectfully Solicited.

THE

# NATIONAL BANK

OF THE

# REPUBLIC

BOSTON, MASS.

Capital, - - - $ 1,500,000
Surplus, - - 1,100,000
Deposits, - - 17,000,000

CHAS. A. VIALLE, President.
ALBERT STONE, Vice-President.
HENRY D. FORBES, Cashier.
CHANDLER ROBBINS, Assistant Cashier.

Accounts Solicited.

The

# National Exchange Bank

OF

WHEELING, W. VA.

Incorporated 1874, as a State Bank.
Organized January 1, 1899, as a National Bank.

CAPITAL, - - - $200,000
SURPLUS, - - - 40,000

J. N. VANCE, *President.*
JOHN FREW, *Vice-President.*
L. E. SANDS, *Cashier.*
WM. B. IRVINE, *Ass't Cashier.*

COLLECTIONS A SPECIALTY.
CORRESPONDENCE INVITED.

Thayer & Jackson Stationery

Formerly Skeen & Stuart Stationery Co.

STATIONERS, ACCOUNT-BOOK MAKERS,

LITHOGRAPHERS, AND PRINTERS,

71 Monroe Street, Near State. CHICAGO.

ESTABLISHED 1852.

# Josiah Morris & Co.

## BANKERS,

MONTGOMERY, ALABAMA.

*Capital and Surplus, - - $1,000,000*
*Individual Responsibility, - 3,000,000*

SEND US YOUR ALABAMA ITEMS.

JACOB HAAS, PRESIDENT. A. L. KONTZ. CASHIER.
GEORGE A. SPEER, VICE-PRESIDENT.
GEORGE R. DONOVAN, ASS'T CASHIER.

# Capital City Bank

## Atlanta, Ga.

Capital . . . . $400,000
Surplus . . . 100,000

Transacts a General Banking Business.

...Accounts of Banks and Bankers, Mercantile and Manufacturing Firms or Corporations received upon favorable terms. Foreign Exchange Bought and Sold.

President, R. L. AUSTIN. Vice-President, GEO. W. BLABON.
Cashier, THEO. E. WIEDERSHEIM.

# INDEPENDENCE NATIONAL BANK

ORGANIZED DECEMBER, 1883.

...PHILADELPHIA...

| | |
|---|---|
| Capital, | $500,000 |
| Surplus, | 300,000 |
| Undivided Profits, | 30,000 |

ACCOUNTS SOLICITED.
Special Attention Given to Collections.
Collections in Pennsylvania made Direct and Promptly Remitted.

*National Banks not in Reserve Cities may use this Bank as a Reserve Depository.*

INCORPORATED 1864.

# WESTERN BANK NOTE CO.

CHICAGO.

Bonds Engraved by this Co. accepted on the N. Y. Stock Exchange.

3206

# NATIONAL BANK OF COMMERCE

MINNEAPOLIS, MINN.

Capital, - $1,000,000.00
Surplus, - - 200,000.00

S. A. HARRIS, Pres't.
C. J. MARTIN, Vice-Pres't.
H. H. THAYER, Cashier.
A. A. CRANE, Ass't Cashier.

*We Solicit the Accounts of Banks, Bankers, Corporations, Firms, and Individuals.....*

# THE FOURTH STREET NATIONAL BANK

OF PHILADELPHIA.

Capital, - - - - $1,500,000.00
Surplus and Net Profits, - 1,620,684.37

Accounts of Banks, Bankers, Corporations, Firms, and Individuals Solicited.
Foreign Exchange Bought and Sold.

Cable Transfers Made. Letters of Credit issued, available throughout the World.

*SIDNEY F. TYLER, President. R. H. RUSHTON, Vice-President.*
*B. M. FAIRES, Assistant Cashier.*
*E. F. SHANBACKER, Assistant Cashier.*
*FRANK G. ROGERS, Manager Foreign Exchange Department.*

# The Portland National Bank

*(Commenced Business, October, 1889.)* of Portland, Maine.

Capital, - - $ 300,000
Surplus and Profits, 107,000
Deposits, - - 2,000,000

SPECIAL ATTENTION GIVEN TO COLLECTIONS ON PORTLAND AND VICINITY.

OFFICERS.

*FRED E. RICHARDS, President. WILLIAM W. MASON, Vice-President.*
*CHARLES G. ALLEN, Cashier.*

Government
and Municipal
**BONDS**
BOUGHT AND SOLD.

ALSO FIRST MORTGAGE BONDS OF ESTABLISHED STEAM AND STREET RAILWAYS.

Appraisements made or Quotations furnished for the purchase, sale, or exchange of above securities.
LISTS ON APPLICATION.

**N. W. HARRIS & CO.,**
BANKERS.

NEW YORK, *Bank of Commerce Bldg.* CHICAGO, *Marquette Bldg.* BOSTON, *Equitable Bldg.*
Cable Address—"SABA."

THE
**THIRD NATIONAL BANK** ATLANTA, GA.

Capital, $200,000. Surplus, $50,000

Collections promptly and carefully made by competent employees.

*FRANK HAWKINS, President.*
*H. M. ATKINSON, Vice-Pres.* *JOSEPH A. McCORD, Cashier.*
*THOS. C. ERWIN, Assistant Cashier.*

SEND ALL VIRGINIA COLLECTIONS TO

**The State Bank of Virginia....**
RICHMOND

CAPITAL, $500,000 · SURPLUS, $240,000

JOHN S. ELLETT, President.
WILLIAM M. HILL, Cashier.

Collections remitted for on day of payment.

**A. M. Kidder & Co**
BANKERS,
18 WALL STREET, NEW YORK.

ESTABLISHED 1865. Members of New York Stock Exchange.

Allow interest on deposits subject to sight check. Buy and sell on commission stocks and bonds either for cash or on margin, and deal in

...INVESTMENT SECURITIES...

*H. J. Morse.* *Chas. D. Marvin.* *W. M. Kidder.*

No. 109.

**The First National Bank**
LOUISVILLE, KY.

Oldest.... National Bank in the South.

Capital, $500,000
Surplus, 300,000

The First National Bank of Louisville is the Oldest National Bank South of the Ohio River.

*G. W. LEWMAN, President.*
*CLINT. C. McCLARTY, Cashier.*
*THOS. R. SINTON, Ass't Cashier.*

Solicits Accounts of Banks, Bankers, Corporations, Merchants, and Individuals.

**CORN EXCHANGE NATIONAL BANK** OF PHILADELPHIA.

| | |
|---|---|
| Capital, - - | $ 500,000 |
| Surplus and Profits, | 585,000 |
| Deposits, - - | 9,000,000 |

J. WESLEY SUPPLEE, PRESIDENT.
J. RUTHERFORD McALLISTER, CASHIER.

*THE*
***STATE NATIONAL BANK***
*OF DENISON, TEXAS.*

Capital, $100,000. Surplus and Profits, $30,000

*G. L. BLACKFORD, President.* *A. F. PLATTER, Vice-President.*
*COURTENAY MARSHALL, Vice-President.* *W. G. MEGINNIS, Cashier.*

COLLECTIONS A SPECIALTY.

ORGANIZED NOVEMBER, 1883.

**Whitney National Bank**
NEW ORLEANS, LA.

*JAMES T. HAYDEN, President.* *JAMES M. PAGAUD, Cashier.*
*PEARL WIGHT, Vice-President.* *JOHN E. BOUDEN, JR., Ass't Cashier.*

| | |
|---|---|
| CAPITAL, - - | $ 400,000.00 |
| SURPLUS, - - | 1,000,000.00 |
| UNDIVIDED PROFITS, | 68,188.26 |

Special Attention Given Collections.
Depository of the State of Louisiana.

## Wisconsin Marine and Fire Insurance Co. Bank

MILWAUKEE, WIS.

**Paid-up Capital, $500,000.**

Sixty years old last May.

A General Banking Business Transacted.

WASHINGTON BECKER, PRES'T. JOHN L. MITCHELL, V.-PRES'T.
JOHN JOHNSTON, CASHIER.

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## TRADERS NAT'L BANK

CAPITAL, - $ 200,000
SURPLUS, - 162,000
DEPOSITS, - 2,532,000

CHAS. J. GLIDDEN, PRES'T.
WM. F. HILLS, CASHIER.

**LOWELL, MASS.**

COLLECTIONS A SPECIALTY.
CORRESPONDENCE SOLICITED.

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ESTABLISHED 1822.

## N. Holmes & Sons, Bankers

PITTSBURGH, PA.

**Transact a General Banking Business.**
**Special Attention Given to Collections.**

---

## Birmingham Trust & Savings Co.

BIRMINGHAM, ALABAMA.

**Paid-up Capital, $500,000. Surplus, - - $50,000.**

*P. H. EARLE, President. J. B. COBBS, Vice-Pres't and Cashier.*
*W. H. MANLY, Secretary.*

TRANSACTS A GENERAL BANKING BUSINESS. SPECIAL ATTENTION GIVEN TO COLLECTIONS.

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## American National Bank

PROVIDENCE, RHODE ISLAND.

Capital and
Surplus Profits, over $1,085,000

*F. W. CARPENTER, President. EDWIN MILNER, Vice-President.*
*H. A. HUNT, Cashier.*

GENERAL BANKING.

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## The Meridian National Bank

J. H. WRIGHT, PRESIDENT.
E. B. MCRAVEN, CASHIER.
E. L. CARTER, ASS'T CASH.

MERIDIAN, MISS.

CAPITAL, $100,000

SURPLUS AND UNDIVIDED PROFITS . . . . . $73,000

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....THE....

## American National Bank

LOUISVILLE, KY.

Capital, - - - - - - $800,000
Surplus, - - - - - - - 100,000

LOGAN C. MURRAY, PRESIDENT. CHARLES WARRER, CASHIER.

SEND US YOUR COLLECTIONS.

---

## Emerson McMillin & Co.

*Emerson McMillin.*
*Henry B. Wilson.*

**...BANKERS...**

40 Wall Street, NEW YORK.

GAS and STREET RAILWAYS a Specialty. Investment Securities.

---

*EDWIN W. ROBERTSON, Pres't. J. C. ROBERTSON, 2d Vice-Pres't.*
*A. C. HASKELL, Vice-President. G. M. BERRY, Cashier.*

## LOAN & EXCHANGE BANK

OF SOUTH CAROLINA,

COLUMBIA, - - - SOUTH CAROLINA.

Depository of The State of South Carolina.

The central situation of Columbia, with her excellent railroad and mail facilities, makes her the natural clearing house for the State.

Send us your State Collections and save time.

---

## American National Bank

RICHMOND, VA.

*CAPITAL, $200,000.00*

OLIVER J. SANDS, PRESIDENT. J. W. LOCKWOOD, JR. CASHIER.

Collections Receive Prompt Attention. Correspondence Invited.

THE NEW YORK PUBLIC LIBRARY
ASTOR, LENOX AND TILDEN FOUNDATIONS.

....THE....

# Merchants National Bank

PROVIDENCE, RHODE ISLAND.

ROYAL C. TAFT, Pres't. J. W. VERNON, Cash. M. J. BARBER, Ass't Cash.

Capital, $1,000,000
Surplus and Undivided Profits, over $350,000

CORRESPONDENCE INVITED.

# THE FIRST NATIONAL BANK OF CONCORD, N. H.

United States Depository.

Capital....$150,000 Surplus...$200,000

WM. F. THAYER, President. C. G. REMICK, Cashier.
W. A. STONE, Jr., Ass't Cashier.

...COLLECTIONS ESPECIALLY...

# The First National Bank

BIRMINGHAM, ALA.

UNITED STATES DEPOSITORY Capital, $250,000

*We solicit your Alabama items in bulk—Particularly your Birmingham collections.*

N. E. BARKER, PRESIDENT. J. H. WOODWARD, VICE-PRESIDENT.
W. P. G. HARDING, 2D VICE-PRESIDENT.
TOM O. SMITH, CASHIER. J. H. BARR, ASS'T CASHIER.

# SECURITY NATIONAL BANK

SIOUX CITY, IOWA.

ESTABLISHED 1884.

UNITED STATES DEPOSITORY CAPITAL, $250,000
SURPLUS, 40,000

*Careful attention given Collections on Sioux City. Our service is prompt and efficient. Our charges reasonable. Correspondence invited*

W. P. MANLEY, PRESIDENT.
C. L. WRIGHT, VICE-PRES'T.
F. M. CASE, CASHIER.
F. C. SWAN, ASS'T CASHIER.

# Latham, Alexander & Co.

...Bankers...

16 AND 18 WALL STREET, NEW YORK

MEMBERS OF THE NEW YORK EXCHANGES.

Stocks, Bonds, and Government Securities bought and sold exclusively on commission. Accounts of Banks, Bankers, and Individuals received, subject to check at sight, and current rates of interest allowed.

*The Oldest National Bank in Atlanta.*

No. 1559.

# Atlanta National Bank

ATLANTA, GEORGIA.

Capital, - - - - - - - - - $150,000
Surplus and Undivided Profits, 496,434

*JAMES SWANN, President. PAUL ROMARE, Vice-President.*
*C. E. CURRIER, Cashier.*

All correspondence receives our immediate attention.
Regular correspondent—Fourth Nat. Bk., N. Y.

# Commercial National Bank

ISAAC M. POTTER, President.
JAMES P. RHODES, Vice-Pres't.
ABRAM BARKER, Cashier.

PROVIDENCE, R. I.

CAPITAL, - - - - - $1,000,000
SURPLUS AND PROFITS, - - 150,000

Special Attention Given Collections.

# The Merchants National Bank,

INDIANAPOLIS, INDIANA.

*CAPITAL, - - - - - - - - - $1,000,000*
*SURPLUS AND UNDIVIDED PROFITS, - 175,000*

J. P. FRENZEL, President.
O. N. FRENZEL, Vice-President and Cashier.
FRED'K FAHNLEY, 2d Vice-Pres't. O. F. FRENZEL, Ass't Cashier.
GEO. B. CALDWELL, Ass't Cashier.

# National Exchange Bank

DALLAS, TEXAS.

Capital, - - - - - - - - $300,000
Surplus and Undivided Profits, 100,000

ROYAL A. FERRIS, PRESIDENT. W. H. GASTON, VICE-PRES'T.
A. V. LANE, CASHIER. R. C. AYRES, ASS'T CASHIER.

*COLLECTIONS. Send us your Texas Collections; we have good facilities, having correspondents in all the principal towns and cities, and remit promptly on day of payment.*

# HIBERNIA NATIONAL BANK

...Established 1870...

NEW ORLEANS, LA.

CAPITAL . . . . . $300,000
SURPLUS AND PROFITS . 450,000

J. W. CASTLES, President.
ANDREW STEWART, Vice-President.
CHAS. PALFREY, Cashier.
P. L. GIRAULT, Assistant Cashier.

# JOHN MUNROE & CO.

...Foreign Bankers...

No. 32 Nassau St., NEW YORK. No. 4 Post Office Square, BOSTON.

Furnish Exchange for Commercial and Traveling Purposes on PARIS, LONDON, BERLIN, GENEVA, ZURICH, ST. GALL, etc. Cable Transfers. Travelers' Credits in Pounds Sterling and in Francs.

House in Paris: **MUNROE & CO.**, by whom accounts with American Banks and Bankers are opened on favorable terms.

---

JAS. W. ENGLISH, PRESIDENT. JNO. K. OTTLEY, CASHIER.
JAS. R. GRAY, VICE-PRESIDENT. CHAS. I. RYAN, ASS'T CASHIER.

No. 5045

# The Fourth National Bank of Atlanta

ATLANTA, GEORGIA.

CAPITAL, $400,000
SURPLUS AND PROFITS, - - $90,000

*We make a specialty of Collections, and have superior connections for handling business throughout the State. Write us for terms on your Georgia Collections.*

---

*E. P. Wilmot, Pres't. Walter Tips, Vice-Pres't. H. P. Hilliard, Cashier.*
*Henry Hirshfeld, 2d Vice-Pres't. W. L. Gilfillan, Ass't Cashier.*

..THE..

# Austin · National · Bank

AUSTIN, TEXAS.

United States Government Depository.

CAPITAL, $150,000.00
Surplus and Undivided Profits, - $100,000.00

*Send us your business on Austin. Best personal attention to all collections and other business intrusted to us.*

---

# Farmers & Mechanics National Bank Hartford, Conn.

CAPITAL, $500,000.
SURPLUS AND PROFITS, $130,000.

JOHN G. ROOT, President. WM. W. SMITH, Cashier.
C. F. SEDGWICK, Ass't Cashier.

ACCOUNTS OF BANKS, BANKERS, MERCHANTS, MANUFACTURERS, CORPORATIONS, FIRMS, AND INDIVIDUALS SOLICITED.

---

# GILMAN, SON & CO. Bankers

No. 62 CEDAR STREET, NEW YORK.

In addition to a General Banking Business, Buy and Sell Investment Securities.

Accounts of Banks, Bankers, Mercantile Houses, and Individuals received on favorable terms, and special attention given to their care.

---

# MERCHANTS' NATIONAL BANK... BALTIMORE.

Capital....$1,500,000
Surplus....$500,000

DOUGLAS H. THOMAS, PRESIDENT.
EDWARD H. THOMSON, CASHIER.
WILLIAM INGLE, ASSISTANT CASHIER.

---

THE CANADIAN

# Bank of Commerce

HEAD OFFICE, TORONTO.

Paid-up Capital, $6,000,000. Rest, $1,000,000

DIRECTORS:

*HON. GEO. A. COX, President. ROBERT KILGOUR, Esq., Vice-President.*
*MATTHEW LEGGAT, Esq. JOHN HOSKIN, Esq., Q. C., LL. D.*
*W. B. HAMILTON, Esq. J. W. FLAVELLE, Esq. JAMES CRATHERN, Esq.*
B. E. WALKER, GEN'L MGR. J. H. PLUMMER, ASS'T GEN'L MGR.
*A. H. IRELAND, Inspector and Superintendent of Branches.*

---

# BANK OF MONTREAL

Capital, $12,000,000
Surplus, 6,000,000

*Rt. Hon. Lord Strathcona and Mount Royal, G. C. M. G., Pres't.*
*E. S. Clouston, General Manager.*

New York Office, No. 59 Wall Street,
*R. Y. Hebden and J. M. Greata, Agents.*

London Office, No. 22 Abchurch Lane,
*A. Lang, Manager.*

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WM. S. SHIELDS, President. J. P. HAYNES, Vice-President.
WM. T. MARFIELD, Cashier.

# CITY NATIONAL BANK

KNOXVILLE, TENN.

CAPITAL, - - - $ 200,000.00
SURPLUS AND PROFITS, 56,066.67
DEPOSITS - - - 1,459,888.99

SOLICITS COLLECTIONS ON ALL TENNESSEE POINTS.

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# The Manufacturers National Bank of Philadelphia

*WILLIAM H. HEISLER, President.*
*SAMUEL CAMPBELL, Cashier.*

SPECIAL ATTENTION GIVEN COLLECTIONS.

Accounts of Banks, Bankers, Corporations, Firms, and Individuals solicited.

Capital, $500,000
Surplus, 175,000

# The Bankers National Bank

## Marquette Building...CHICAGO, ILL.

## CAPITAL...$1,000,000.

OFFICERS:

E. S. LACEY, President. GEO. S. LORD, 2d Vice-President. JOHN C. CRAFT, Cashier.
J. C. McNAUGHTON, Ass't Cashier. FRANK P. JUDSON, Ass't Cashier.

The accounts of Banks, Corporations, Firms, and Individuals received upon the most favorable terms consistent with safe and conservative banking.

ACTS AS RESERVE AGENT FOR NATIONAL BANKS.

Correspondence or interview solicited with those contemplating a change or division of their Chicago Accounts.

**SPECIAL ATTENTION GIVEN TO COLLECTIONS.**

At the close of business, June 29, 1900.

| RESOURCES. | | LIABILITIES. | |
|---|---|---|---|
| Loans and Discounts | $6,290,198 62 | Capital Stock paid in | $1,000,000.00 |
| U. S. Bonds and Premium thereon | 250,000 00 | Surplus and Undivided Profits (net) | 210,966.51 |
| Other Bonds (Chicago Drainage 5s) | 256,270.52 | Circulating Notes | 247,700.00 |
| Stocks and Securities | 7,268 19 | Deposits | 11,085,418.98 |
| Real Estate, Furniture and Fixtures | 27,596.52 | Dividends Unpaid | 37.50 |
| Cash and Sight Exchange | 5,710,789.14 | | |
| Total | $12,544,122.99 | Total | $12,544,122.99 |

DEPOSITS.

| | | | |
|---|---|---|---|
| June 29, 1896 | $3,249,023.06 | June 29, 1898 | $6,587,898.04 |
| June 29, 1897 | 5,203,906.67 | June 29, 1899 | 9,670,190.74 |

June 29, 1900 . . . . $11,085,418.98

# THE NATIONAL CITY BANK

## OF NEW YORK.

ESTABLISHED 1812

No. 1461

| | |
|---|---|
| CAPITAL FULLY PAID, - - - | $10,000,000 |
| SHAREHOLDERS' LIABILITY, - - | 10,000,000 |
| SURPLUS AND UNDIVIDED PROFITS, | 5,000,000 |
| TOTAL, - - - - - - - | $25,000,000 |

**Depository of the United States, the State and City of New York**

FOREIGN EXCHANGE DEPARTMENT

*Buy and sell Drafts, Cable Transfers, issue Travelers' Letters of Credit available in all parts of the world, also Commercial Credits. Make collections and do a general foreign banking business.*

JAMES STILLMAN, PRESIDENT
SAMUEL SLOAN, VICE-PRESIDENT
A. G. LOOMIS, VICE-PRESIDENT
G. S. WHITSON, CASHIER
C. JANSSEN, MGR. FOREIGN EXCHANGE
WM. A. SIMONSON, ASS'T CASHIER
WALTER H. TAPPAN, ASS'T CASHIER
ARTHUR KAVANAGH, ASS'T CASHIER
HORACE M. KILBORN, ASS'T CASHIER
JAMES A. STILLMAN, ASS'T CASHIER

...STATEMENT...

OF THE

# Second National Bank

OF PITTSBURG, PA.

DEPOSITARY OF UNITED STATES AND STATE OF PENNSYLVANIA.

SEPTEMBER 5, 1900.

ASSETS.

| | |
|---|---|
| Loans and Discounts | $ 3,694,757.57 |
| United States Bonds | 1,000,000.00 |
| Investment Securities | 2,929,937.50 |
| Premiums | 211,442.84 |
| Banking House | 260,000.00 |
| Real Estate | 75,453.19 |
| United States Treasurer | 24,500.00 |
| Due from other Banks | 2,140,893.03 |
| Cash and Checks | 973,041.82 |
| Total | $11,310,025.95 |

LIABILITIES.

| | |
|---|---|
| Capital Stock | $ 300,000.00 |
| Surplus | 500,000.00 |
| Undivided Profits | 360,076.92 |
| Circulation | 300,000.00 |
| Dividends Unpaid | 4,478.00 |
| Deposits | 9,845,471.03 |
| Total | $11,310,025.95 |

JAMES H. WILLOCK, Pres't.
GEORGE B. BARRETT, Vice-Pres't.
THOS. W. WELSH, Jr., Cashier.
JAS. M. YOUNG, Ass't Cashier.

We invite you to Open an Account with this Bank.



JNO. S. LEMON, President. MILTON TOOTLE, JR., Vice-President.
GRAHAM G. LACY, Cashier.

# TOOTLE, LEMON & Co.

## Bankers

St. Joseph, Missouri.

A GENERAL BANKING BUSINESS TRANSACTED.

COLLECTIONS CAREFULLY MADE AND PROMPTLY ACCOUNTED FOR ON MODERATE TERMS.

Members of the Firm are individually liable without limit.

UNDER STATE SUPERVISION AND EXAMINATION.



# THE CENTURY NATIONAL BANK

CLEVELAND, OHIO.

*Capital, $500,000.00*

D. H. KIMBERLEY, President.
D. A. DANGLER, Vice-President.
D. B. BEERS, Cashier.

*Accounts of Banks, Bankers, Merchants, Manufacturers, and Individuals Solicited on the Most Favorable Terms.*

SPECIAL ATTENTION GIVEN COLLECTIONS, AND REMITTANCES MADE PROMPTLY ON DAY OF PAYMENT IN ANY EXCHANGE DESIRED.



# *Knauth, Nachod & Kühne*

*BANKERS*

*13 WILLIAM ST., NEW YORK*

*Make arrangements with Banks and Bankers in the United States enabling them to issue their own direct drafts on the principal cities of Europe and the Orient.*

*BUY AND SELL BILLS OF EXCHANGE ON EUROPE.*

*Issue Circular Letters of Credit for travelers available everywhere. Transfer money by mail and telegraph.*

# RUDOLPH KLEYBOLTE & CO.
# BANKERS

171 La Salle Street, CHICAGO, ILL.

1 Nassau Street, NEW YORK.

Third Street, Corner Walnut, CINCINNATI, OHIO.

DEALERS IN

GOVERNMENT AND MUNICIPAL BONDS.

CORRESPONDENCE INVITED.

# STATE SAVINGS BANK

DETROIT, MICH.

| | |
|---|---|
| CAPITAL, - - - - - | $ 500,000 |
| SURPLUS, - - - - - | 100,000 |
| DEPOSITS, - - - - - | 8,000,000 |

GEO. H. RUSSEL, President. R. W. GILLETT, Vice-President. R. S. MASON, Cashier. AUSTIN E. WING, Ass't Cashier Commercial Dept.
H. P. BORGMAN, Ass't Cashier Savings Dept. E. A. SUNDERLIN, Auditor.

Banking in all its branches.
Accounts of Banks, Bankers, Firms, Corporations, and Individuals received.
Unsurpassed collection facilities. Correspondence invited.

# THE NEW FIRST NATIONAL BANK

COLUMBUS, OHIO.

CAPITAL, $400,000 SURPLUS AND PROFITS, $112,500

NICHOLAS SCHLEE, President. ALBERT D. HEFFNER, Vice-President. CHARLES R. MAYERS, Cashier.
PAUL A. DeLONG, Assistant Cashier.

BONDS of States, Counties, Cities, Villages, and School Districts bought and sold. Send for List.

We specially call your attention to the Geographical Position of Columbus for your Ohio business—try us.

COMPARATIVE STATEMENT OF DEPOSITS.

| | |
|---|---|
| June 15, 1897 | $ 842,806.62 |
| April 26, 1900 | 2,145,548.25 |
| Increase | $1,302,741.63 |

# THE BANK OF TORONTO

HEAD OFFICE, TORONTO, CANADA.

CAPITAL, $2,000,000 • RESERVE, $1,900,000

BRANCHES.

ONTARIO—TORONTO. BARRIE. BROCKVILLE. COBOURG. COLLINGWOOD. GANANOQUE. LONDON. PETERBORO'. PETROLIA. PORT HOPE. ST. CATHARINES. STAYNER.
QUEBEC—MONTREAL. POINT ST. CHARLES. BRITISH COLUMBIA—ROSSLAND.

BANKERS AND CORRESPONDENTS.

GREAT BRITAIN—The London City & Midland Bank, Limited, London.
NEW YORK—The National Bank of Commerce.
ONTARIO—Bank of Hamilton and Branches.
QUEBEC—La Banque Nationale.
NOVA SCOTIA—Union Bank of Halifax, People's Bank of Halifax.
MANITOBA, BRITISH COLUMBIA, and NEW BRUNSWICK—Bank of British North America and Dominion Bank.

General Banking Business conducted.
Collections made on all parts of the Dominion and returns promptly made at favorable rates.

GEORGE GOODERHAM, President. W. H. BEATTY, Vice-President.
DUNCAN COULSON, General Manager. JOSEPH HENDERSON, Inspector.

# THE NATIONAL BANK OF NORTH AMERICA IN NEW YORK.

**Capital, - - $ 1,000,000**
**Surplus, - - - 660,000**
**Deposits, - - - 18,000,000**

WARNER VAN NORDEN, President.
WILLIAM F. HAVEMEYER, Vice-President.
HENRY CHAPIN, JR., Cashier.
WARNER M. VAN NORDEN, Ass't Cashier.
J. FREDERICK SWEASY, Ass't Cashier.

Accounts of Banks, Bankers, Individuals, Corporations, and Firms Solicited.

W. H. THOMPSON PRES'T. J. C. VAN BLARCOM, VICE-PRES'T.
B. F. EDWARDS, CASHIER. JOHN NICKERSON, 2D VICE-PRES'T.
C. L. MERRILL, ASS'T CASHIER.

STATEMENT OF THE CONDITION OF

# The National Bank of Commerce

**....in St. Louis....**

JUNE 29, 1900.

RESOURCES.

| | | |
|---|---|---|
| Currency and Coin, | $5,112,187.18 | |
| Checks and Cash Items, | 431,615.31 | |
| Sight Exchange, | 6,893,300.07 | $12,437,102.66 |
| United States Bonds at par, | | 5,000,000.00 |
| Bonds, Stocks, etc., | | 2,644,071.90 |
| Loans and Discounts, | | 18,131,879.00 |
| Real Estate, | | 605,000.00 |
| | | $38,818,053.56 |

LIABILITIES.

| | |
|---|---|
| Capital, | $ 5,000,000.00 |
| Surplus and Profits, | 3,126,175.11 |
| Circulation, | 3,968,837.50 |
| Deposits, | 26,723,040.95 |
| | $38,818,053.56 |

B. F. EDWARDS, CASHIER.

Accounts of Individuals, Manufacturers, Merchants, Corporations and Banks Solicited upon Favorable Terms.

THE

# MARINE BANK OF BUFFALO.

1850. 1900.

**Capital, - - $200,000**
**Surplus and Profits, net, $1,000,000**

S. M. CLEMENT, President.
J. J. ALBRIGHT, Vice-President.
J. H. LASCELLES, Cashier.
H. J. AUER, Assistant Cashier.

Accounts of Banks and Bankers received on the most liberal terms consistent with safe and prudent banking.

*COLLECTIONS SOLICITED.*

# BANK OF COMMERCE

LOUISVILLE, KY.

**Capital, - - $800,000**
**Surplus, - - 367,000**

*SAMUEL CASSEDAY, President.*
*JOSEPH J. HAYES, Acting Cashier.*

Wide connections throughout the Ohio Valley and the South, and ample facilities of all kinds.
Liberal terms extended Banks and Bankers, and correspondence relative to the establishment of accounts invited.

Collections made in the Central and Southern States, and remitted for at once at special rates, or on agreed dates at par. Prompt attention given to all business of this character, and full reports rendered.

# Merchants National Bank

80 AND 82 LA SALLE STREET,

CHICAGO, ILL.

++++

| | | |
|---|---|---|
| Capital Stock Paid in, | - | $1,000,000 |
| Surplus, January, 1896, | - | 1,000,000 |
| Undivided Earnings, | - | 700,000 |

++++

CHAUNCEY J. BLAIR, President. FREDERICK W. CROSBY, Vice-President. HENRY A. BLAIR, 2d Vice-President.

JOHN C. NEELY, Cashier. EDWIN H. GAMBLE, Assistant Cashier.

++++

DIRECTORS.

*MARTIN A. RYERSON, Capitalist. JOHN P. WILSON, Lawyer. HENRY A. BLAIR, Capitalist. WATSON F. BLAIR, Capitalist. CHAUNCEY J. BLAIR, Banker. FREDERICK W. CROSBY, Banker. JOHN C. NEELY, Banker.*

# THE FIRST NATIONAL BANK

OF CLEVELAND

*RESPECTFULLY OFFERS ITS SERVICES AS YOUR*

CLEVELAND CORRESPONDENT.

*SPECIAL ATTENTION TO COLLECTIONS.*

JAMES BARNETT, PRESIDENT.
J. H. MORLEY, VICE-PRESIDENT.
THOMAS H. WILSON, CASHIER.
JOHN R. GEARY, ASST. CASHIER.

CAPITAL, $500,000. SURPLUS, $100,000.

# The Albany City National Bank,

ALBANY, N. Y.

*Capital and Surplus, - - $400,000*

GEORGE H. THACHER, PRESIDENT. JOHN E. WALKER, VICE-PRESIDENT.
GEORGE I. AMSDELL, VICE-PRESIDENT. CHARLES H. SABIN, CASHIER.
HUGH N. KIRKLAND, ASST. CASHIER.

Designated Depositary of the United States and State of New York.

*Reserve Agents for National and State Banks.*

The officers of this Bank will be pleased to meet or correspond with those who contemplate making changes or opening new accounts.

# The First National Bank

## Denver, Colo.

**Capital and Surplus, . $1,000,000**

D. H. MOFFAT, President.
W. S. CHEESMAN, Vice-President.
G. E. ROSS-LEWIN, Vice-President.
THOS. KEELY, Cashier.
W. C. THOMAS, Ass't Cashier.
F. G. MOFFAT, Ass't Cashier.

**A General Banking Business Transacted. Boxes for Rent.**
**Special Attention Given to Collections on all Western Points at Reasonable Rates.**
**Correspondence Solicited.**

COMPARATIVE DEPOSITS.

| | | | |
|---|---|---|---|
| December 19, 1894, | $6,333,859.86 | December 15, 1897, | $11,394,339.03 |
| December 13, 1895, | 8,318,038.57 | December 1, 1898, | 15,197,000.00 |
| December 17, 1896, | 8,556,130.89 | **December 2, 1899,** | **$18,856,560.33** |

ESTABLISHED 1860.

# Petersburg Savings & Insurance Co.

**PETERSBURG, VA.**

A REGULAR BANKING BUSINESS TRANSACTED.

**Capital, $200,000. Surplus and Profits, $256,774.69.**
**Deposits, $1,455,057.40.**

*ALEXANDER HAMILTON, President.* *FORTESCUE WHITTLE, Vice-President.* *P. M. POLLARD, Assistant Cashier.* *GEORGE J. SEAY, Cashier.*

*RICHARD DELAFIELD, PRESIDENT.*
*STUYVESANT FISH, VICE-PRESIDENT.*
*ALBERT H. WIGGIN, VICE-PRESIDENT.*
*GEORGE S. HICKOK, CASHIER.*
*EDWARD J. BALDWIN, ASS'T CASHIER.*

# The National Park Bank... of New York

**Accounts Solicited.**
**Buy and Sell Foreign Exchange.**

***CAPITAL . . . . . $2,000,000***
***SURPLUS . . . . 3,000,000***

**Superior Facilities for Collections. Safety Deposit Vaults Equal to any.**
**ISSUES LETTERS OF CREDIT FOR TRAVELERS AVAILABLE IN ALL PARTS OF THE WORLD.**

# Fourth National Bank

***NASHVILLE, TENN.***

Capital Paid In, - - - - - $600,000
Surplus and Undivided Profits, - - 300,000

*S. J. KEITH, PRESIDENT.* *J. H. FALL, VICE-PRESIDENT.* *J. T. HOWELL, CASHIER.*

**This Bank has larger Surplus and Profits than all other banks in this city combined - - - - - - - Correspondence solicited.**

FESTUS J. WADE, President.
C. H. SPENCER, 1st Vice-President.
L. E. ANDERSON, 2d Vice-President.
JONATHAN RICE, 3d Vice-President.
VALLE REYBURN, Counsel.
GEORGE W. WILSON, Treasurer.
WILLIAM MAFFITT, Assistant Treasurer.
C. H. McMILLAN, Secretary.
J. B. MOBERLY, Assistant Secretary.

# Mercantile Trust Co.

ST. LOUIS, MO.

Capital, - - - - - - $750,000.00
Surplus, - - - - - - 800,000.00

Transacts a General Trust, Financial, and Real Estate Business.....

Interest Allowed on Daily Balances. Accounts of Banks and Bankers Solicited.

No. 515.

# The National Bank of Redemption

BOSTON, MASSACHUSETTS.

Capital, - - $ 1,000,000.00
Surplus and Profits, 493,953.82
Deposits, - - 11,719,088.12

*Accounts of Banks, Corporations, and Individuals Solicited. Transacts a General Banking Business and Invites Correspondence.*

COLLECTIONS SOLICITED.

JAMES B. CASE, President.
THEOPHILUS KING, Vice-President.
EDWARD A. PRESBREY, Cashier.
PALMER E. PRESBREY, Ass't Cashier.

# The... National Bank of the Republic OF.... NEW YORK CITY

Capital, - - - $1,500,000
Surplus and Profits, 1,000,000

Accounts of Banks, Bankers, Firms, Corporations, and Individuals Received.

CORRESPONDENCE SOLICITED.

Buy and Sell United States Bonds, and Make Transfers and Exchanges in Washington without additional charge.

OFFICERS:
OLIVER S. CARTER, President.
CHARLES H. STOUT, Cashier.
W. B. T. KEYSER, Assistant Cashier.
O. H. HARRIMAN, Second Assistant Cashier.

# The Paterson National Bank

PATERSON, N. J.

....

UNITED STATES DEPOSITORY.

Capital, - - - $ 300,000
Surplus Earned, - - 180,000
Deposits, - - - 1,800,000

....

JOHN W. GRIGGS, President.
HARWOOD B. PARKE, Vice-President.
HENRY C. KNOX, Cashier.

....

COLLECTIONS SOLICITED.

JOSEPH A. THATCHER, PRESIDENT. JAMES B. GRANT, VICE-PRESIDENT. JOHN C. MITCHELL, CASHIER.
EDWARD S. IRISH, ASST. CASHIER. J. W. HUDSTON, ASST. CASHIER.

THE
# DENVER NATIONAL BANK
## DENVER, COLORADO.

UNITED STATES DEPOSITORY.

| | |
|---|---|
| CAPITAL, | $ 500,000 |
| SURPLUS AND PROFITS, | 200,000 |
| DEPOSITS, | 6,000,000 |

*Transacts a General Banking Business.* *Acts as Reserve Agent for National Banks.*
THE BEST INTERESTS OF BANKS AND BANKERS CAREFULLY SERVED.
*Collections Solicited.* *Correspondence Invited.*

R. W. JONES, JR., PRESIDENT. G. B. GRAY, CASHIER.
J. MARTIN JONES, VICE-PRESIDENT. LAMAR ROSS, ASST. CASHIER.

# THE AMERICAN NATIONAL BANK
## KANSAS CITY, MO.

Capital, $250,000 Surplus and Profits, $79,000

The detail of accounts receive the personal attention of an officer of the bank.
We guarantee prompt, accurate, and economical service, and as liberal accommodations as are warranted by the account and prudent banking.
Correspondence and personal interviews invited.

# Colonial National Bank,
## Boston, Mass.
88 Summer Street....

CAPITAL, - $1,000,000.00
SURPLUS, - - 500,000.00

Mercantile Collections made at the Lowest Rates.

OFFICERS.
David J. Lord, President.
Charles F. Smith, Vice-President.
Francis E. Seaver, Cashier.

THE
# NICOLLET NATIONAL BANK
## MINNEAPOLIS, MINNESOTA.

Transacts any business consistent with Legitimate Banking. No interest paid on any form of deposits with the exception of accounts from Banks and Bankers. No Time Certificates of Deposit issued. Send us your COLLECTIONS ON MINNEAPOLIS, ST. PAUL and other points of the NORTHWEST.

Capital, - - $250,000
Surplus and Profits, 87,000

J. F. R. FOSS, PRESIDENT.
A. T. RAND, VICE-PRES.
ERNEST C. BROWN, CASHIER.

# The People's National Bank

PITTSBURGH, PA.

ESTABLISHED IN 1864.

**Capital, . . . . $1,000,000**
**Surplus and Profits, 1,200,000**
**Deposits, . . . 6,000,000**

A. E. W. PAINTER, President.
ROBERT WARDROP, Vice-President and Cashier.
W. DWIGHT BELL, Asst. Cashier.

Special attention given to business received from Banks, Bankers, and Collections received direct from Merchants outside of Pittsburgh.

ESTABLISHED 1784.

# The Bank of ...New York

NATIONAL BANKING ASSOCIATION,

48 Wall Street,
NEW YORK CITY.

**Capital, - - - $2,000,000**
**Surplus, - - - 1,000,000**
**Undivided Profits, - - 1,000,000**

E. S. MASON, PRESIDENT.
JOHN L. RIKER, VICE-PRESIDENT. CHARLES OLNEY, CASHIER.
E. T. HULST, ASSISTANT CASHIER.
GEO. P. HALL, 2D ASSISTANT CASHIER.

TRANSACTS A GENERAL BANKING BUSINESS.

Travelers' Letters of Credit. Sterling Exchange bought and sold. Accounts of Banks and Bankers received. Correspondence solicited.

# The Euclid Avenue National Bank of Cleveland, Ohio.

**Capital, . . . . $500,000**
**Surplus and Profits, . 250,000**

S. L. SEVERANCE, President.
KAUFMAN HAYS, Vice-President.
C. E. FARNSWORTH, Cashier.

Accounts of Merchants, Banks, and Bankers Solicited.

# Farmers Deposit National Bank

PITTSBURGH, PA.

**Capital, - - - $ 500,000**
**Surplus, - - - 2,000,000**
**Undivided Profits, 1,086,000**

*Special attention paid to the making of collections.*

*Remittance always made on day of payment.*

T. H. GIVEN, PRESIDENT.
J. W. FLEMING, CASHIER.

The

# Seaboard National Bank

OF THE CITY OF NEW YORK.

Capital, - - - $ 500,000
Surplus and Profits, 800,000
Deposits, - - - 16,000,000

DEPOSITORY FOR
THE UNITED STATES,
STATE OF NEW YORK, AND
CITY OF NEW YORK.

*S. G. BAYNE, President.*
*S. G. NELSON, Vice-President.*
*J. F. THOMPSON, Cashier.*
*C. C. THOMPSON, Ass't Cashier.*

DIRECTORS.

SAMUEL G. BAYNE.
DANIEL O'DAY.
GEO. MILMINE.
LUCIUS A. COLE.
JOSEPH SEEP.
WILLIAM A. ROSS.
GEN. FRANCIS V. GREENE.
T. WISTAR BROWN.
STUART G. NELSON.
EDWARD V. LOEW.
FRANKLIN QUINBY.

Promptness - Accuracy - Courtesy - Liberality

# The Bank of Commerce

NORFOLK, VIRGINIA.

Capital and Surplus, $300,000.00

DEPOSITORY OF
THE CITY OF NORFOLK.

OFFICERS.

NAT'L BEAMAN, President.
K. B. ELLIOTT, Vice-President.
H. M. KERR, Cashier.
M. C. FEREBEE, Assistant Cashier.

Superior Facilities for Handling Collections for This Section and the State.

Accounts of Banks, Bankers, Corporations, Firms, and Individuals Respectfully Solicited.

THE

# NATIONAL BANK

OF THE

# REPUBLIC

BOSTON, MASS.

Capital, - - - $ 1,500,000
Surplus, - - 1,100,000
Deposits, - - 17,000,000

CHAS. A. VIALLE, President.
ALBERT STONE, Vice-President.
HENRY D. FORBES, Cashier.
CHANDLER ROBBINS, Assistant Cashier.

Accounts Solicited.

The

# National Exchange Bank

OF

WHEELING, W. VA.

Incorporated 1874, as a State Bank.
Organized January 1, 1899, as a National Bank.

CAPITAL, - - - $200,000
SURPLUS, - - - 55,000

J. N. VANCE, *President.*
JOHN FREW, *Vice-President.*
L. E. SANDS, *Cashier.*
WM. B. IRVINE, *Ass't Cashier.*

COLLECTIONS A SPECIALTY.
CORRESPONDENCE INVITED.

# COMMERCIAL NATIONAL BANK

CHICAGO, ILLINOIS.

Capital, - - $1,000,000
Surplus, - - 1,000,000

ESTABLISHED 1864.

OFFICERS.

JAMES H. ECKELS, PRESIDENT.

JOHN C. McKEON, Vice-President. DAVID VERNON, Second Vice-President. JOSEPH T. TALBERT, Cashier.
M. KRELL, Manager Foreign Department. N. R. LOSCH, Assistant Cashier.

DIRECTORS.

Franklin McVeagh. Wm. J. Chalmers. James H. Eckels. Jesse Spalding. Robert T. Lincoln.
John C. McKeon. N. K. Fairbank.

Accounts of Banks and Bankers received on the most liberal terms consistent with safe and prudent Banking.

# THE NATIONAL SHAWMUT BANK...OF BOSTON

Capital, - - $3,000,000
Surplus, - - 1,500,000

Accounts of Banks, Bankers, Trustees, and Individuals Solicited

OFFICERS.

JAMES P. STEARNS, PRESIDENT. FRANK H. BARBOUR, CASHIER.
WALLACE S. DRAPER, ASS'T CASHIER. HENRY F. SMITH, ASS'T CASHIER.

*FREDK. PABST, President. GEORGE G. HOUGHTON, Vice-President. FREDK. KASTEN, Cashier. CHARLES E. ARNOLD, Ass't Cashier. HERMAN F. WOLF, Ass't Cashier.*

# The Wisconsin National Bank

OF MILWAUKEE

Capital, $1,000,000. Surplus, $250,000.

*UNITED STATES DEPOSITORY.*

Special Attention Given to Collections. All business entrusted to this Bank will be attended to carefully and without delay.

# ...THE... CAPITAL NATIONAL BANK

INDIANAPOLIS, IND.

*MEDFORD B. WILSON, President. ORLANDO M. PACKARD, Vice-President.*
*W. F. CHURCHMAN, Cashier. CHAS. L. FARRELL, Assistant Cashier.*

Capital, - - - - - $300,000
Surplus and Undivided Profits, 90,000

FOREIGN EXCHANGE BOUGHT AND SOLD.

With a direct account in every county in the State of Indiana, we are especially prepared to handle your checks and collections on Indiana at very low rates. The business of Banks and Bankers respectfully solicited.

# The Preston National Bank of Detroit, Mich.

*F. W. HAYES, President. A. E. F. WHITE, Vice-President.*
*I. B. UNGER, Cashier.*

**CAPITAL, - - - $700,000**
**SURPLUS, - - - 100,000**

**COLLECTIONS.**

We will be pleased to receive your Cash and Collection items on Detroit and other Michigan points, and will give same prompt and thorough attention.

**BANK ACCOUNTS**

Received on Favorable Terms and the best of attention given to the interests of Correspondents and their customers.

**SPECIAL COLLECTION ACCOUNTS.**

Banks and Bankers having any considerable number of items in this State can make favorable arrangements for the Prompt Collection thereof by direct correspondence, upon terms which will be made known upon application.

Address,

**Preston National Bank, Detroit, Mich.**

THE

# BROAD STREET NATIONAL BANK

**TRENTON, N. J.**

Capital, - - - $250,000
Surplus and Profits, - 100,000
Deposits, - - - 870,000

**O. O. BOWMAN, President.**
**WM. G. HOWELL, Vice-President.**
**ROBT. J. BRACE, Cashier.**

**We handle items for the entire State of New Jersey.**

# THE FIRST NATIONAL BANK

**Corner Monroe and Dearborn Streets, CHICAGO.**

**Capital...$3,000,000. ◆ Surplus...$2,000,000.**

**OFFICERS.**

JAMES B. FORGAN, President. GEO. D. BOULTON, Vice-President. RICHARD J. STREET, Cashier.
HOLMES HOGE, Ass't Cashier. FRANK E. BROWN, Ass't Cashier. CHARLES N. GILLETT, Ass't Cashier.
EMILE K. BOISOT, Manager Foreign Exchange Department.
JOHN E. GARDIN, Assistant Manager Foreign Exchange Department.
FRANK O. WETMORE, Auditor.

**STATEMENT OF CONDITION JULY 1, 1900.**

**ASSETS.**

| | | |
|---|---|---|
| Loans and Discounts | | $27,341,943.20 |
| United States Bonds (par value) | | 1,250,610.00 |
| Other Bonds and Stocks (market value) | | 4,743,797.87 |
| Cash Resources, | | |
| Due from Banks (Eastern Exchange) | $ 8,553,187.86 | |
| Checks for Clearing House | 1,943,916.69 | |
| Cash on hand | 13,104,822.02 | |
| Due from U. S. Treasurer | 62,000.00 | 23,663,926.57 |
| | | $57,000,277.64 |

**LIABILITIES.**

| | | |
|---|---|---|
| Capital Stock Paid in | | $ 3,000,000.00 |
| Surplus Fund | | 2,000,000.00 |
| Other Undivided Profits | | 568,902.40 |
| Circulation, Notes Received from Comptroller | $700,000.00 | |
| Less Amount on hand | 145,670.00 | 554,330.00 |
| Deposits | | 50,877,045.24 |
| | | $57,000,277.64 |

**DIRECTORS.**

SAM'L M. NICKERSON.
A. A. CARPENTER.
JAMES B. FORGAN.
SAM'L W. ALLERTON.
NORMAN B. REAM.
GEO. T. SMITH.
NELSON MORRIS.
EUGENE S. PIKE.
GEO. D. BOULTON.
OTTO YOUNG.
CHAS. H. CONOVER.

**A General Banking and Foreign Exchange Business Transacted.**

All Classes of High-grade Investment Bonds Bought and Sold. Accounts of Merchants, Banks, Bankers, and Corporations Solicited. Drafts for Sale on Principal Cities and Towns in the United States.

Travelers' Circular Letters of Credit issued, available in all parts of the world. Commercial Credits furnished for use in Importation of Merchandise from Foreign Countries. Transfers by Cable to the leading Cities of Europe, Asia, and Australia.

**Collections Carefully Made and Promptly Accounted for on Moderate Terms.**

**SAFE DEPOSIT VAULTS IN BASEMENT.**
Corner of Dearborn and Monroe Sts. Entrance on Dearborn St.

Thayer & Jackson Stationery Co.

Formerly Skeen & Stuart Stationery Co.

STATIONERS, ACCOUNT-BOOK MAKERS,

LITHOGRAPHERS, AND PRINTERS,

71 Monroe Street, Near State. CHICAGO.

ESTABLISHED 1852.

# Josiah Morris & Co.

## BANKERS,

MONTGOMERY, ALABAMA.

*Capital and Surplus, - - $1,000,000*

*Individual Responsibility, - 3,000,000*

SEND US YOUR ALABAMA ITEMS.

JACOB HAAS, President. A. L. KONTZ. Cashier.
GEORGE A. SPEER, Vice-President.
GEORGE R. DONOVAN, Ass't Cashier.

# Capital City Bank

## Atlanta, Ga.

Capital . . . . $400,000
Surplus . . . 100,000

Transacts a General Banking Business.

...Accounts of Banks and Bankers, Mercantile and Manufacturing Firms or Corporations received upon favorable terms. Foreign Exchange Bought and Sold.

President, R. L. AUSTIN. Vice-President, GEO. W. BLABON.
Cashier, THEO. E. WIEDERSHEIM.

# INDEPENDENCE NATIONAL BANK

ORGANIZED DECEMBER, 1883.

...PHILADELPHIA...

| | |
|---|---|
| Capital, | $500,000 |
| Surplus, | 300,000 |
| Undivided Profits, | 50,000 |

ACCOUNTS SOLICITED.
Special Attention Given to Collections.
Collections in Pennsylvania made Direct and Promptly Remitted.

*National Banks not in Reserve Cities may use this Bank as a Reserve Depository.*

INCORPORATED 1864.

# WESTERN BANK NOTE CO.

CHICAGO.

Bonds Engraved by this Co. accepted on the N. Y. Stock Exchange.

3206

# NATIONAL BANK OF COMMERCE

MINNEAPOLIS, MINN.

Capital, - $1,000,000.00
Surplus, - - 200,000.00

S. A. HARRIS, Pres't.
C. J. MARTIN, Vice-Pres't.
H. H. THAYER, Cashier.
A. A. CRANE, Ass't Cashier.

*We Solicit the Accounts of Banks, Bankers, Corporations, Firms, and Individuals.....*

# THE FOURTH STREET NATIONAL BANK

OF PHILADELPHIA.

Capital, - - - - $1,500,000.00
Surplus and Net Profits, - 1,950,000.00

Accounts of Banks, Bankers, Corporations, Firms, and Individuals Solicited.
Foreign Exchange Bought and Sold.

Cable Transfers Made. Letters of Credit issued, available throughout the World.

*SIDNEY F. TYLER, President. R. H. RUSHTON, Vice-President.*
*B. M. FAIRES, Assistant Cashier.*
*E. F. SHANBACKER, Assistant Cashier.*
*FRANK G. ROGERS, Manager Foreign Exchange Department.*

# The Portland National Bank

*(Commenced Business, October, 1889.)* of Portland, Maine.

| | |
|---|---|
| Capital, - - | $ 300,000 |
| Surplus and Profits, | 130,000 |
| Deposits, - - | 2,300,000 |

SPECIAL ATTENTION GIVEN TO COLLECTIONS ON PORTLAND AND VICINITY.

OFFICERS.

*FRED E. RICHARDS, President. WILLIAM W. MASON, Vice-President.*
*CHARLES G. ALLEN, Cashier.*

Government
and Municipal
**BONDS**
BOUGHT AND SOLD.

ALSO FIRST MORTGAGE BONDS OF ESTABLISHED STEAM AND STREET RAILWAYS.

Appraisements made or Quotations furnished for the purchase, sale, or exchange of above securities.
LISTS ON APPLICATION.

**N. W. HARRIS & CO.,**
BANKERS.

NEW YORK, *Bank of Commerce Bldg.* CHICAGO, *Marquette Bldg.* BOSTON, *Equitable Bldg.*
Cable Address—"SABA."

---

THE
**THIRD NATIONAL BANK** ATLANTA, GA.

Capital, $200,000. Surplus, $60,000

Collections promptly and carefully made by competent employees.

*FRANK HAWKINS, President.*
*H. M. ATKINSON, Vice-Pres.* *JOSEPH A. McCORD, Cashier.*
*THOS. C. ERWIN, Assistant Cashier.*

---

SEND ALL VIRGINIA COLLECTIONS TO

**The State Bank of Virginia....**
RICHMOND

CAPITAL, $500,000 · SURPLUS, $240,000

JOHN S. ELLETT, President.
WILLIAM M. HILL, Cashier.

Collections remitted for on day of payment.

---

**A. M. Kidder & Co**
BANKERS,
18 WALL STREET, NEW YORK.

ESTABLISHED 1865. Members of New York Stock Exchange.

Allow interest on deposits subject to sight check. Buy and sell on commission stocks and bonds either for cash or on margin, and deal in

...INVESTMENT SECURITIES...

*H. J. Morse.* *Chas. D. Marvin.* *W. M. Kidder.*

---

No. 109.

**The First National Bank**
LOUISVILLE, KY.

Oldest.... National Bank in the South.

Capital, $500,000
Surplus, 300,000

The First National Bank of Louisville is the Oldest National Bank South of the Ohio River.

*G. W. LEWMAN, President.*
*CLINT. C. McCLARTY, Cashier.*
*THOS. R. SINTON, Ass't Cashier.*

Solicits Accounts of Banks, Bankers, Corporations, Merchants, and Individuals.

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**CORN EXCHANGE NATIONAL BANK** OF PHILADELPHIA.

| | |
|---|---|
| Capital, - - - | $ 500,000 |
| Surplus and Profits, | 653,000 |
| Deposits, - - - | 9,000,000 |

BENJAMIN GITHENS, President.
CHARLES S. CALWELL, Cashier.
M. N. WILLITS, JR., Asst. Cashier.

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*THE*
*STATE NATIONAL BANK*
*OF DENISON, TEXAS.*

Capital, $100,000. Surplus and Profits, $30,000

*G. L. BLACKFORD, President.* *A. F. PLATTER, Vice-President.*
*COURTENAY MARSHALL, Vice-President.* *W. G. MEGINNIS, Cashier.*

*COLLECTIONS A SPECIALTY.*

---

ORGANIZED NOVEMBER, 1883.

**Whitney National Bank**
NEW ORLEANS, LA.

*JAMES T. HAYDEN, President.* *JAMES M. PAGNUD, Cashier.*
*PEARL WIGHT, Vice-President.* *JOHN E. BOUDEN, JR., Ass't Cashier.*

| | |
|---|---|
| CAPITAL, - - | $ 400,000.00 |
| SURPLUS, - - | 1,000,000.00 |
| UNDIVIDED PROFITS, | 126,255.48 |

Special Attention Given Collections.
Depository of the State of Louisiana.

# COLUMBIA NATIONAL BANK

COMMENCED BUSINESS MAY 22, 1893

PITTSBURG, PA.

E. H. JENNINGS, PRESIDENT.
F. A. GRIFFIN, CASHIER.
W. HAMILTON BRUNT, ASS'T CASHIER.

CAPITAL $300,000
SURPLUS AND PROFITS (EARNED) $200,000
DEPOSITS $4,000,000

WE respectfully solicit accounts of Banks, Bankers, Merchants, Corporations, and Individuals.

# First National Bank

NASHVILLE, TENN.

Capital, - - $400,000
Deposits, - $2,000,000

JOEL W. CARTER, President. F. O. WATTS, Cashier.
D. S. WILLIAMS, Vice-President. A. F. THOMASSON, Asst. Cashier.

*This bank shows larger gain of deposits in two years than all other banks in this city combined.*

**Tennessee Collections** Desired on basis of reasonable compensation for good service. We have a large list of State correspondents, enabling us to give quick and direct service.

# THE FARLEY NATIONAL BANK...

MONTGOMERY, ALA.

CAPITAL, - - $100,000

J. L. HALL, President.
JACOB GREIL, Vice-President.
LOUIS B. FARLEY, Cashier.

**Your Southern Collections solicited in bulk, Especially your Alabama Items.**

# WILSON & STEPHENS

BANKERS

*41 Wall Street, - - NEW YORK.*

DEALERS IN GOVERNMENT,
MUNICIPAL, RAILROAD, AND GAS CO. BONDS.
CORRESPONDENCE INVITED.

# UNION NATIONAL BANK

LOUISVILLE, KY.

ESTABLISHED IN 1890.

Depository of the United States.

CAPITAL, $500,000 DEPOSITS, $4,000,000
SURPLUS AND PROFITS, $150,000

*L. O. Cox, President. GEO. W. SWEARINGEN, 2d Vice-President.*
*JOHN DOERHOEFER, Vice-President. A. R. WHITE, Cashier.*

**Unsurpassed Facilities for Making Kentucky Collections.**

SEND YOUR TEXAS COLLECTIONS DIRECT TO

# THE CITY NATIONAL BANK

DALLAS, TEXAS.

DESIGNATED UNITED STATES DEPOSITORY.

*J. C. O'CONNOR, President.*
*J. E. SCHNEIDER, Vice-President.*
*E. O. TENISON, Cashier.*
*C. R. BUDDY, Asst. Cashier.*

Capital, - - $200,000
Surplus and Profits, - 175,000

**THE OLDEST BANK IN NORTH TEXAS**

State Charter, 1873.
National Bank Charter, 1880.

Having active correspondents throughout the State, we can save you time and trouble in handling your Texas Items.

# NORTH AMERICAN TRUST CO.,

100 Broadway, NEW YORK.

Capital, - - - $2,000,000
Surplus, - - 2,500,000

Transacts a general domestic and foreign banking business, and allows interest on daily balances. Buys and sells foreign exchange and issues commercial and travelers' letters of credit and cable transfers, payable in all parts of the world. Transacts a general trust company business. Acts as Trustee, Registrar, Transfer and Fiscal Agent, and undertakes purchase and sale of securities. Collects coupons, dividends, drawn bonds, etc.

# First National Bank

EL PASO, TEXAS.

Capital, Surplus, and Profits, - $160,000.00
Deposits, - - - - - - $1,000,000.00

JOSHUA S. RAYNOLDS, PRESIDENT
M. W. FLOURNOY, VICE-PRESIDENT
U. S. STEWART, CASHIER
J. F. WILLIAMS, ASSISTANT CASHIER

Collections made on all points in Texas, New Mexico, and Arizona. Special facilities for collecting in the Republic of Mexico, and prompt returns guaranteed.

# THE MARINE NATIONAL BANK

SIXTY YEARS OLD LAST MAY.

A GENERAL BANKING BUSINESS TRANSACTED.

*MILWAUKEE, WIS.*

Invites your Business Upon the Most Favorable Terms.

**PAID-UP CAPITAL, $500,000**

COLLECTIONS A SPECIALTY.

*WASHINGTON BECKER, Pres't.* *JOHN JOHNSTON, Vice-Pres't.*
*JOHN L. MITCHELL, Vice-Pres't.* *ARTHUR H. LINDSAY, Cashier.*

---

LOWELL, MASS.

# TRADERS NAT'L BANK

CAPITAL, $ 200,000
SURPLUS, 235,000
DEPOSITS, 2,556,000

C. J. GLIDDEN, Pres.
W. F. HILLS, Vice-Pres.
F. A. HOLDEN, Cashier

COLLECTIONS A SPECIALTY.

PROMPT. PAINSTAKING. PROGRESSIVE.

---

# NATIONAL EXCHANGE BANK

STEUBENVILLE, OHIO.

*CAPITAL, $100,000 SURPLUS, $50,000*

W. H. McCLINTON, PRES'T.
W. E. TONNER, VICE-PRES'T.
T. A. HAMMOND, CASHIER.

---

# Birmingham Trust & Savings Co.

BIRMINGHAM, ALABAMA.

**Paid-up Capital, $500,000 Surplus, $80,000**

*P. H. EARLE, President.* *J. B. COBBS, Vice-Pres't and Cashier.*
*W. H. MANLY, Secretary.* *C. M. WILLIAMSON, Ass't Cashier.*

TRANSACTS A GENERAL BANKING BUSINESS. SPECIAL ATTENTION GIVEN TO COLLECTIONS.

---

# American National Bank

PROVIDENCE, RHODE ISLAND.

Capital and
Surplus Profits, over $1,100,000.

*F. W. CARPENTER, President.* *H. A. HUNT, Cashier.*
*EDWIN MILNER, Vice-President.* *W. G. BROWN, Asst. Cashier.*

GENERAL BANKING.

---

# The Meridian National Bank

J. H. WRIGHT, PRESIDENT.
E. B. McRAVEN, CASHIER.
E. L. CARTER, ASS'T CASH.

MERIDIAN, MISS.

CAPITAL, $100,000

SURPLUS AND UNDIVIDED PROFITS . . . . . $85,000

---

....THE....

# American National Bank

LOUISVILLE, KY.

Capital, - - - - - - $800,000
Surplus, - - - - - - - 100,000

LOGAN C. MURRAY, PRESIDENT. CHARLES WARREN, CASHIER.

SEND US YOUR COLLECTIONS.

---

# Emerson McMillin & Co.

*Emerson McMillin.*
*Henry B. Wilson.*

**...BANKERS...**

40 Wall Street, NEW YORK.

GAS and STREET RAILWAYS a Specialty.

**Investment Securities.**

---

*EDWIN W. ROBERTSON, Pres't.* *J. C. ROBERTSON, 2d Vice-Pres't.*
*A. C. HASKELL, Vice-President.* *G. M. BERRY, Cashier.*

# LOAN & EXCHANGE BANK

OF SOUTH CAROLINA,

COLUMBIA, - - - SOUTH CAROLINA.

Depository of The State of South Carolina.

The central situation of Columbia, with her excellent railroad and mail facilities, makes her the natural clearing house for the State.

Send us your State Collections and save time.

---

# American National Bank

RICHMOND, VA.

*CAPITAL, $200,000.00*

OLIVER J. SANDS, PRESIDENT. CHAS. E. WINGO, VICE-PRESIDENT.
O. B. HILL, ASSISTANT CASHIER.

Collections Receive Prompt Attention.
Correspondence Invited

....THE....

# Merchants National Bank

PROVIDENCE, RHODE ISLAND.

ROYAL C. TAFT, Pres't. J. W. VERNON, Cash. M. J. BARBER, Ass't Cash.

Capital, $1,000,000
Surplus and Undivided Profits, over $425,000

CORRESPONDENCE INVITED.

THE FIRST NATIONAL BANK OF CONCORD, N. H.

United States Depository.

Capital....$150,000 Surplus...$200,000

WM. F. THAYER, President. C. G. REMICK, Cashier.
W. A. STONE, Jr., Ass't Cashier.

...COLLECTIONS ESPECIALLY...

# The First National Bank

BIRMINGHAM, ALA.

UNITED STATES DEPOSITORY

Capital, $250,000

We solicit your Alabama items in bulk—
Particularly your Birmingham collections.

N. E. BARKER, PRESIDENT. J. H. WOODWARD, VICE-PRESIDENT.
W. P. G. HARDING, 2D VICE-PRESIDENT.
TOM O. SMITH, CASHIER. J. H. BARR, ASS'T CASHIER.

# SECURITY NATIONAL BANK

SIOUX CITY, IOWA.

ESTABLISHED 1884.

UNITED STATES DEPOSITORY

CAPITAL, $250,000
SURPLUS, 50,000

Careful attention given Collections on Sioux City. Our service is prompt and efficient. Our charges reasonable. Correspondence invited

W. P. MANLEY, PRESIDENT.
C. L. WRIGHT, VICE-PRES'T.
F. M. CASE, CASHIER.
F. C. SWAN, ASS'T CASHIER.

# Latham, Alexander & Co.

...Bankers...

16 AND 18 WALL STREET, NEW YORK

MEMBERS OF THE NEW YORK EXCHANGES.

Stocks, Bonds, and Government Securities bought and sold exclusively on commission. Accounts of Banks, Bankers, and Individuals received, subject to check at sight, and current rates of interest allowed.

The Oldest National Bank in Atlanta.

No. 1559.

# Atlanta National Bank

ATLANTA, GEORGIA.

Capital, - - - - - $150,000.00
Surplus and Undivided Profits, 534,577.20

JAMES SWANN, President. PAUL ROMARE, Vice-President.
C. E. CURRIER, Cashier.

All correspondence receives our immediate attention.
Regular correspondent—Fourth Nat. Bk., N. Y.

SIOUX CITY, IOWA.

# First National Bank

CAPITAL, $200,000

Solicits the Accounts of Banks, Corporations, and Individuals.

Collections on all accessible points carefully made on equitable terms. Correspondence invited.

JAMES F. TOY, President. A. GRONINGER, Vice-President.
T. A. BLACK, Cashier. I. C. BRUBACHER, Assistant Cashier.

# The Merchants National Bank,

INDIANAPOLIS, INDIANA.

CAPITAL, - - - - - - - - - $1,000,000
SURPLUS AND UNDIVIDED PROFITS, - 200,000

J. P. FRENZEL, President.
O. N. FRENZEL, Vice-President and Cashier.
FRED'K FAHNLEY, 2d Vice-Pres't. O. F. FRENZEL, Ass't Cashier.
GEO. B. CALDWELL, Ass't Cashier.

# National Exchange Bank

DALLAS, TEXAS.

Capital, - - - - - - - - - - - - $300,000
Surplus and Undivided Profits, - - - 100,000
Deposits, - - - $3,093,000

ROYAL A. FERRIS, PRESIDENT. E. M. REARDON, VICE-PRES'T.
A. V. LANE, CASHIER. NATHAN ADAMS, ASS'T CASHIER.

COLLECTIONS—Send us your Texas Collections; we have good facilities, having correspondents in all the principal towns and cities, and remit promptly on day of payment.

# HIBERNIA NATIONAL BANK

...Established 1870...

NEW ORLEANS, LA.

CAPITAL . . . . . $300,000
SURPLUS . . . . . 500,000

J. W. CASTLES, President.
ANDREW STEWART, Vice-President.
CHAS. PALFREY, Cashier.
P. L. GIRAULT, Assistant Cashier.

# *The* NATIONAL BANK OF CAPITAL, ONE

**JOHN A. LYNCH**, President. **W. T. FENTON**, Vice-President and Cashier.





## JOHN MUNROE & CO.

...Foreign Bankers...

No. 32 Nassau St., NEW YORK. No. 4 Post Office Square, BOSTON.

Furnish Exchange for Commercial and Traveling Purposes on PARIS, LONDON, BERLIN, GENEVA, ZURICH, ST. GALL, etc. Cable Transfers. Travelers' Credits in Pounds Sterling and in Francs.

House in Paris: **MUNROE & CO.**, by whom accounts with American Banks and Bankers are opened on favorable terms.

---

JAS. W. ENGLISH, PRESIDENT. JNO. K. OTTLEY, CASHIER.
WALKER P. INMAN, VICE-PRESIDENT. CHAS. I. RYAN, ASS'T CASHIER.

**No. 5045**

## The Fourth National ... Bank of Atlanta

ATLANTA, GEORGIA.

CAPITAL, - - - - - $400,000
SURPLUS AND PROFITS, - - 96,000

We make a specialty of Collections, and have superior connections for handling business throughout the State. Write us for terms on your Georgia Collections.

---

*E. P. Wilmot, Pres't. Walter Tips, Vice-Pres't. H. P. Hilliard, Cashier.*
*Henry Hirshfeld, 2d Vice-Pres't. W. L. Gilfillan, Ass't Cashier.*

..THE..

## Austin · National · Bank

AUSTIN, TEXAS.

United States Government Depository.

CAPITAL, $150,000.00
Surplus and Undivided Profits, - $100,000.00

*Send us your business on Austin. Best personal attention to all collections and other business intrusted to us.*

---

## Farmers & Mechanics National Bank Hartford, Conn.

CAPITAL, $500,000.
SURPLUS AND PROFITS, $130,000.

JOHN G. ROOT, President. WM. W. SMITH, Cashier.
C. F. SEDGWICK, Ass't Cashier.

ACCOUNTS OF BANKS, BANKERS, MERCHANTS, MANUFACTURERS, CORPORATIONS, FIRMS, AND INDIVIDUALS SOLICITED.

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## GILMAN, SON & CO.

Bankers

NO. 62 CEDAR STREET, NEW YORK.

In addition to a General Banking Business, Buy and Sell Investment Securities.

Accounts of Banks, Bankers, Mercantile Houses, and Individuals received on favorable terms, and special attention given to their care.

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## MERCHANTS' NATIONAL BANK... BALTIMORE.

Capital....$1,500,000
Surplus....$500,000

DOUGLAS H. THOMAS, PRESIDENT.
WILLIAM INGLE, CASHIER.

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THE CANADIAN

## Bank of Commerce

HEAD OFFICE, TORONTO.

Paid-up Capital, $6,000,000. Rest, $1,250,000

DIRECTORS:

*HON. GEO. A. COX, President. ROBERT KILGOUR, Esq., Vice-President.*
*MATTHEW LEGGAT, Esq. JOHN HOSKIN, Esq., Q. C., LL. D.*
*W. B. HAMILTON, Esq. J. W. FLAVELLE, Esq. JAMES CRATHERN, Esq.*
B. E. WALKER, GEN'L MGR. J. H. PLUMMER, ASS'T GEN'L MGR.
*A. H. IRELAND, Inspector and Superintendent of Branches.*

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## BANK OF MONTREAL

Capital, $12,000,000
Surplus, 6,000,000

*Rt. Hon. Lord Strathcona and Mount Royal, G. C. M. G., Pres't.*
*E. S. Clouston, General Manager.*

New York Office, No. 59 Wall Street,
*R. Y. Hebden and J. M. Greata, Agents.*

London Office, No. 22 Abchurch Lane,
*A. Lang, Manager.*

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WM. S. SHIELDS, President. J. P. HAYNES, Vice-President.
WM. T. MARFIELD, Cashier.

## CITY NATIONAL BANK

KNOXVILLE, TENN.

CAPITAL, - - - $ 200,000.00
SURPLUS AND PROFITS, 64,947.11
DEPOSITS - - - 1,523,081.26

SOLICITS COLLECTIONS ON ALL TENNESSEE POINTS.

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## The Manufacturers National Bank of Philadelphia

*WILLIAM H. HEISLER, President.*
*SAMUEL CAMPBELL, Cashier.*

SPECIAL ATTENTION GIVEN COLLECTIONS.

Accounts of Banks, Bankers, Corporations, Firms, and Individuals solicited.

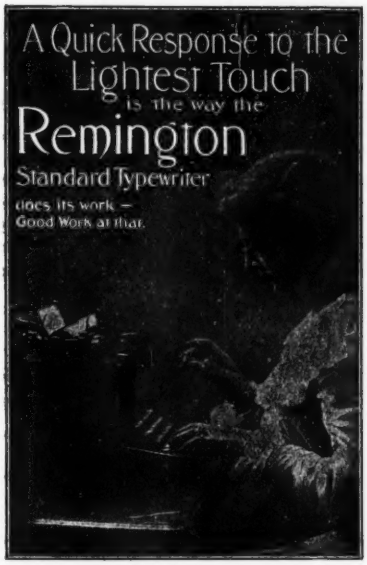
Capital, $500,000
Surplus, 200,000

# THE REPUBLIC, CHICAGO

## MILLION DOLLARS

J. H. CAMERON AND H. R. KENT, Asst. Cashiers. R. M. McKINNEY, Second Asst. Cashier.




WYCKOFF, SEAMANS & BENEDICT,
144 Madison Street, CHICAGO, ILL.

BYRON WESTON
COMPANY'S

LINEN
LEDGER AND
RECORD

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STRENGTH, COLOR, UNIFORMITY
OF FINISH, ERASING
and REWRITING QUALITIES

USED BY ALL

FIRST-CLASS STATIONERS

MILLS AT DALTON, MASS.

THE FIFTH
NATIONAL BANK

OF CINCINNATI, OHIO.

UNITED STATES DEPOSITORY.

Capital, - $300,000 } $ 415,000
Surplus and Profits, 115,000 }
Deposits, - - - 2,600,000

CHARLES A. HINSCH, PRESIDENT.
JAMES M. GLENN, VICE-PRESIDENT.
T. J. DAVIS, CASHIER.

Special Facilities for Handling Collection Business throughout Ohio, Kentucky, and Indiana.

HERMAN KOUNTZE, President.
J. A. CREIGHTON, Vice-President.
F. H. DAVIS, Cashier.
C. T. KOUNTZE, Ass't Cashier.
L. L. KOUNTZE, Ass't Cashier.

FIRST
NATIONAL
BANK

OMAHA, NEBRASKA

United States Depository.

THE OLDEST NATIONAL BANK IN NEBRASKA.

ACCOUNTS OF BANKS
AND BANKERS SOLICITED.

CORRESPONDENCE INVITED

Collections Made at Favorable Rates
in the West and Northwest.

**MERLE & HEANEY MFG. CO.** 188 Washington St., Chicago. Send for Catalogue. MANUFACTURERS OF **BANK FURNITURE** Mention this Ad.

REPORT OF THE CONDITION OF

# The Chicago National Bank

JUNE 29, 1900 (CONDENSED).

**RESOURCES.**

| | | |
|---|---|---|
| Loans and Discounts, | | $6,757,919.77 |
| Overdrafts, | | 5,777.07 |
| U. S. Bonds for Circulation, | | 50,000.00 |
| U. S. Bonds for Deposits, | | 50,000.00 |
| Other Bonds on hand, | | 1,248,251.84 |
| **CASH ASSETS.** | | |
| Cash on hand, | $3,211,777.93 | |
| City Checks, | 218,082.73 | |
| Due from Banks, | 1,850,512.93 | |
| Due from U. S. Treas., | 24,000.00 | |
| | | 5,304,373.59 |
| Total, | | $13,416,322.27 |

**LIABILITIES.**

| | | |
|---|---|---|
| Capital Stock paid in, | | $500,000.00 |
| Surplus Fund, | | 500,000.00 |
| Undivided Profits, | | 183,679.69 |
| Dividends Unpaid, | | 15,000.00 |
| National Bank Notes Outstanding, | | 50,000.00 |
| Individual Deposits, | $10,610,812.99 | |
| U. S. Deposits, | 45,000.00 | |
| Due Banks, | 1,511,829.59 | |
| | | 12,167,642.58 |
| Total, | | $13,416,322.27 |

We invite correspondence or a personal interview with a view to business relations.

J. R. WALSH, President. F. M. BLOUNT, Cashier.
ANDREW McNALLY, Vice-Pres't. T. M. JACKSON, Ass't Cashier.

LETTERS OF CREDIT ISSUED, AVAILABLE THROUGHOUT THE WORLD.

*The* WESTERN NATIONAL BANK OF THE CITY OF NEW YORK

V. P. SNYDER, President.
J. W. ALEXANDER, Vice-President.
MARCELLUS HARTLEY, Vice-President.
HENRY A. SMITH, Cashier.
C. L. ROBINSON, Asst. Cashier.

In five years Deposits have increased from $13,000,000 to nearly

**Fifty Million Dollars**

and the same period shows a gain in Surplus and Undivided Profits of more than . . . . . .

**500 per cent**

a result accomplished by conservative management and liberal treatment, in conjunction with unsurpassed facilities for the prompt and proper transaction of all branches of the banking business.

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